CHAPTER FOUR

THE JEWISH ECONOMY

Banking

The mainstay of the Jews who settled in northern and central Italy from the thirteenth century onwards were the Jewish bankers who lent money at interest. At first, the bankers formed the majority in the new and re-established communities, and only gradually were they joined by immigrants from Italy and elsewhere, who earned a living from trade and the crafts. In most of these settlements Jews were given rights of residence by the authorities because they were bankers. A contributing factor in this development was the Church, which forbade Christians to lend money at interest, and began to increase its vigilance in this respect.[1] In the fifteenth and the beginning of the sixteenth centuries Monti di Pietà were founded in most centres of Jewish banking. At first, these banks could not compete successfully with the Jewish bankers. Cities which expelled their Jews at about the time of the establishment of the Monte, were soon forced to bring them back, since the Monte had insufficient working capital to meet the needs of the population.

A general decline in Jewish banking activities is apparent in Italy at the end of the sixteenth and beginning of the seventeenth centuries. This decline was caused by changing economic conditions, particularly the increase in capital that became available to the Christian population — and only to a small degree by the competition of the Monte. Merchants and artisans, who in the past had cause to resort to the Jewish bankers, now financed their businesses from their own resources, and would invest their surplus cash even outside their own economic field, only the poor inhabitants were now in need of the services of the Jewish bankers. The restrictions placed upon Jewish money-lending, and in particular the reduction of the rate of interest considerably assisted this development. In many places Jewish banks were closed, while in others lending money to the poor became a heavy burden, which the Jewish community bore unwillingly. In Venice, for example, the maintenance of banks

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[1] See above in chap. 1. We lack information about the occupations of the Jews of Mantua in the twelfth and thirteenth centuries.

for the poor was the duty of the Jewish community, and in the seventeenth and eighteenth centuries this involved financial loss and accelerated the community's economic collapse. The Venetian Jews had to invest their capital in banks, when they could have earned greater profits by investing money in other transactions. On the other hand, money-lending continued to flourish in a few places, such as Piemonte.[2] Jewish banking in Mantua was exceptional and, until it came to an end at the beginning of the nineteenth century, never ceased to be a profitable business. Only on one occasion were the Jews of Mantua ordered to lend money against their will — soon after their return to the city after the expulsion of 1630. However, in Mantua too, there is a discernible decrease in the bankers' operations, and Jewish banking in the villages and small towns of the Mantovano was liquidated in the mid-seventeenth century, although in the capital it continued to prosper for another one hundred and fifty years.

In the period of greatness and prosperity for Jewish banking the money market was based on two kinds of transactions: the large-scale financing of international trade, and the "small" loan which was given in return for a pawn. These loans were used to finance small-scale trade and industry, and agriculture, and also helped borrowers of limited means. In the period under discussion — i.e. from the beginning of the thirteenth century until the sixteenth — large loans were mainly the province of Christian owners of capital, while small lending was almost a monopoly of the Jewish bankers. Large loans could be regarded as a normal commercial activity, whereas money-lending at a specific rate of interest on the security of a pawn was explicitly prohibited by the Church. Nevertheless, Jewish owners of capital in Italy also played their part in larger-scale financial operations. Their alleged lack of representation in this area as suggested by economic historians is due to the latters' ignorance of the records bearing on this subject.[3] Christian bankers too continued secretely to lend money at interest, despite the Church's prohibition.

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[2] See Roth, Venice, p. 133. Foà in his articles in RMI, and in particular, recently in La Politica economica della Casa Savoia.

[3] See for example, Pirenne, Economic History, p. 131f. He, like others, makes few references to Italy. Other authors make no mention at all of the economic activity of the Jews in the second millenium, and content themselves with noting their function as merchants in the Frankish and Carolingian periods. Even Luzzatto, one of the greatest Italian economic historians (who himself investigated the history of Jewish banking in Urbino), reached conclusions which scarcely differ from those of Pirenne. He writes that Jews were ousted from trade even before the great persecutions (the Crusades). The establishment of the Christian corporations denied Jews the opportunity of engaging in trade and crafts. However, they acquired a monopoly in Italy of lending against a pawn. Their participation in big commercial lending is small. He considers that the reason for this lies in the instability of the status of the Jews, their difficult relations with the society surrounding them, and

Jewish banking played an important role in the development of trade and industry in urban centres, and in the financing of agriculture in rural areas. In a period in which "small-scale" credit was very restricted, the Jews were ready to meet the needs of the population in town and country. In this context there arises the question: from where did the Jewish bankers acquire such a great amount of working capital? Various answers have been suggested. One widely-held opinion is that the Jews had accumulated a great deal of money in an earlier period, derived from the international trade they had monopolized until shortly before the Crusades. When the Jews were excluded from trade by Christian rivals, and under the influence of the authorities' restrictions on their activities in this field, only one way of investing Jewish capital remained — trade in money itself. But this explanation is not satisfactory. For money does not usually remain in the hands of a group of merchants after their businesses have diminished. And it seems that with the gradual diminishing of Jewish businesses, the majority, at least, of their owners lost much of their property. Moreover, the economic position of the Jews of Italy in the first millenium C.E. is not comparable with that of the Jews of Germany and France in the same period. As we know Italian Jews were engaged in various branches of the economy both before and after the Crusades.[4] The Jews who migrated from Rome and its environs to the north of the country, spread Jewish banking there and swelled the Jewish population, were not the descendants of the international traders of the Frankish and Carolingian empires, but the offspring of artisans, farmers and small traders. The capital of these bankers was limited at first, and only in the fourteenth century did it increase, together with

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their use solely of their own capital. He states that their position was similar to that of the Tuscans, the Lombards and the Cahorsins outside Italy. Big banking, on the other hand, was in the hands of the people of Rome, Siena, Florence, Piacenza and so on. But the latter were first and foremost merchants, and their banking operations were secondary. He reaches the conclusion that the prosperity of Christian bankers was also short-lived, since they lent to princes and governments (often under compulsion), and when difficulties arose in repayment of the loan they went bankrupt. At the end of the fifteenth century, public (government) bankers replaced the private banks. See Luzzatto, Storia Economica d'Italia, p. 384. The financial activities of European Jews in the Middle Ages have so far been dealt with thoroughly only in connection with Germany. See Hoffmann, Geldhandel. The works of Colorni, Prestito and Milano, Primordi, deal with the laying of the foundations of Jewish banking in Italy. Much material about Jewish banking in Italy is scattered in numerous articles, and has not yet been accorded comprehensive description and analysis. See Milano, Bibliotheca, s.v. Banchi.

[4] See Vogelstein-Rieger, Rom I; Ferorelli, Italia Meridionale.

the growth in profits from banking transactions. On the other hand, the liquid assets of the immigrants who came to Italy from across the Alps, and settled in Piemonte, Lombardy and the Veneto, were large, since they came from Germany and France where they had engaged in money-lending, and were experts in that profession.

The first Jewish bankers came to Mantua with the flow of internal migration from the centre of the country, and they were soon joined by bankers from Germany and France.[5] They were organized in partnerships, whose network was spread over many cities. This fact in itself testifies to the position of the Jewish bankers in Italy in this period: for many of them it was impossible to manage their businesses independently, and they had to "insure" the capital against losses (as a result of expulsions, fines and confiscations) by spreading it as widely as possible.

The first bankers

The first Jewish bank was founded in the Mantovano in the small town of Revere, in 1386, by Benjamin ben Moses of Perugia.[6] The first partnership was established in Mantua in 1384 or 1389 headed by Abraham ben Bonaventura (Meshulam) of Forlì, in partnership with Immanuel (Menahem) of Padua, and after his death he was followed by his sons Benjamin (in Vicenza) and Consiglio (Yekutiel).[7] The second partnership was established in 1390, and the partners were Abraham and Eliah ben Judah, a native of Rimini, and the centre of its activities was to be Verona.[8] In the same year, Abraham entered into a third partnership, bigger than the former ones, with four other banks, operating in areas adjacent to the Mantovano.[9] The owner of one bank was Immanuel (Menahem) ben Genatano (Jonathan) or Nathan of Norsa, one of the ancestors of the extensive Norsa family, whose members came from Norcia, in Umbria, and were dispersed throughout central and northern Italy. Immanuel (Menahem) wandered from Rome to Ancona and Rimini, and also engaged in banking in Padua, Montagnana and San Marino.[10] He died at the close of the fourteenth century, and his place in the partnership was taken by his heirs: his widow Stella, daughter of Eliah, his sons Solomon, Leone (Judah) and Moses, and his grandchildren Immanuel (Menahem), Abraham and Dulcidona children of Benjamin, and Rosa (Shoshana), daughter of Abraham, and also his step-son, Immanuel (Menahem) ben Abraham Norsa.[11] The owner of the second bank was Immanuel (Menahem) ben Solomon ben Eliah of Cagli, an inhabitant of Rimini, who was also active in Montagnana, and his sons were among the founders of Jewish banking in Modena.[12] At

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[5] See above, chap. 1. Since these lines were written, Castelli's, Banchi feneratizi ebraici, has appeared. It contains no new discoveries bearing on our subject.

[6] The original privilege has been lost, together with the material from the end of the fourteenth century. A copy has been preserved in the extension of the privilege, given by Gianfrancesco, son of Francesco, on the 24th of July 1408. A.G.M., L.D. on this date. The origin from Perugia appears from a document dated the 21st of November 1420, A.G.M., A.N., vol. for 1420, f. 29. See also Colorni, Prestito, p. 45f. Part of the family lived in Ferrara, and part in other cities. The Hebrew translation of the names mentioned in the documents is based on the system laid down by Cassuto, Firenze, Ch. 6. Benjamin of Perugia is Benjamin the Jew, of Revere, who gave Paula Gonzaga Un bronzino parvo albo (bronze vessel) on the occasion of her marriage in 1410. The value of the present was ten ducats. See Tarducci, Gianfrancesco Gonzaga.

[7] In the case of this bank as well, the first documents in the original have been lost. Our information is drawn from copies from the beginning of the fifteenth century, and documents in A.G.M., A.N., beginning in 1394. Abraham is also included in the list of those giving presents to Paula Gonzaga. He gave her Uno caldarino cum uno cohorperculo (a copper vessel with a lid) costing 60 ducats. See Tarducci, l.c. On the first partnership see A.G.M., A.N., vol. for 1419, f. 192. The document deals with the dissolution of the partnership. At the beginning, it states that the partnership lasted thirty years, and later thirty-five years — i.e., the partnership was established in 1384 of 1389. However, it is possible

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that the date 1384 refers to another partnership. This question is dealt with at length by Colorni, Prestito, p. 49. The document states that arbitration between the partners was conducted by Rabbi Abraham ben Abraham (!) of Padua (1417).

[8] A.G.M., A.N., vol. for 1398, fasc. 17, f. 2, 12.8.1398. This is the opinion of Colorni, op. cit., p. 46. However, it is doubtful whether the plan was put into operation, since Jewish settlement in Verona was only renewed at the beginning of the fifteenth century. See Simonsohn, Verona. Cf., however, Roth, Venice, p. 19.

[9] The date of the establishment of this partnership was determined by Colorni on the basis of the document in A.G.M., A.N., vol. for 1420, f. 103, 27.2.1420. According to this, the house in which the bank was situated was rented to Abraham of Forlì thirty years prior to the date of the document.

[10] Ciscato, Padova, p. 19f.; Bernardy, Saint Marin; Lonardo, San Marino, p. 102; Colorni, Prestito, p. 47; Norsa, Famiglia, p. 3f. Norsa dismisses the idea of a bank in San Marino. The founder of this branch of the Norsa family is Genatano (Jonathan), who died around 1369. His son Immanuel (Menahem) expanded the family's banking business. In 1369 he was a partner in a banking and commercial concern in Padua, with three others. Their capital totalled 6,500 ducats. In 1380 he entered into a new partnership in the same city. In 1383 he put a share of 950 ducats into a bank founded in Montagnana. It is not clear if it was for him that Yekutiel ben Solomon of Bibbiena (Bologna) copied the "Sefer Hahinuch", "Melamed Hatalmidim" and "Sefer Mitzvot Gadol". See Zotenberg, Paris, Nos. 372, 401; Weisz, Kat. Kaufmann, No. 278; Kaufmann, Ges. Schriften III, p. 209; Vogelstein-Rieger, Rom I, p. 319; Artom, Rimini, p. 3f. In any case he is not the author of the will, published by Berliner, Devarim Atikim 2, Hamedaber 1881.

[11] A.G.M., L.D., 22.7.1410; A.N., vol. for 1420, 13.5, 3.6, 10.6.

[12] The partnership in Montagnana had a capital of 3,800 ducats. The partners were Immanuel (Menahem) ben Genatano (Jonathan) Norsa (see above), the brothers Immanuel (Menahem), Solomon and Isaac, sons of Moses Finzi (see below), and Moses ben Aleuccio (Eliah) of Perugia (see below). See Ciscato, Padova, p. 22f.; Id., Montagnana, p. 74; Colorni, Prestito, pp. 39, 48; A.G.M., A.N., vol. for 1400, 5.7.

the beginning of the fifteenth century, his place in the partnership was taken by Angelo (Mordecai) ben Immanuel (Menahem) and his son Benjamin, who lived in Ferrara.[13] The third bank in the partnership was that of Bonaiuto (Azriel or Azaria) and Ventura, the sons of Moses ben Aleuccio (Eliah) of Perugia, who lived in Bologna. Their brother was the first money-lender in Revere. Their operations extended to Padua, Montagnana and Rovigo. The owners were also partners in the first bank in Modena. In 1420, Bonaiuto (Azriel) was living in Padua, and Ventura in Ferrara.[14] The fourth bank in the partnership was that of Immanuel (Menahem), Solomon and Gaio (Isaac) sons of Moses Finzi of Ancona, who settled in Padua in 1380, and lent money at interest in Montagnana as well. When the Mantuan partnership was dissolved in 1420, there remained only Consiglio (Yekutiel) and Abraham, the sons of Solomon, who had moved from Padua to Bologna, where he died. The Finzi later became one of the famous Mantuan families.[15]

The key figure in this partnership was Abraham ben Bonaventura (Meshulam) ben Consiglio (Yekutiel) of Forlì, who also served as the representative in Mantua. He settled in Mantua with the members of his family and a number of clerks, who conducted the business of the bank, and were accommodated in Mantua together with their families. Abraham and his train constituted the main nucleus of the Jewish settlement in Mantua which was re-established at the end of the fourteenth century.[16]

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[13] On the subject of the bank in Modena see Balletti, Estensi, p. 16f. A.G.M., A.N., vol. for 1420, 13.5, 3.6, 10.6.

[14] Ibid. and above note 12.

[15] A.G.M., L.D., 22.7.1410 (copy and confirmation of the privileges from 1.9.1401), A.N., vol. for 1400, 5.7. See above note 12. Abraham is mentioned several times in later privileges: L.D. 31.8.1434, and others. In 1421 the brothers Yekutiel and Abraham divided between them the inheritance from their father Solomon, which included Hebrew manuscripts. See Steinschneider, Letteratura Italiana, p. 52; Schwarz, Kat. Wien, No. 69. The son of Abraham is the physician, astronomer and mathematician, Angelo (Mordecai) Finzi. See below, chap. 7.

[16] We know of this partnership, as we have already said, only through the document of dissolution, dated 3.6.1420, and from the confirmation in A.G.M., L.D., 22.7.1418. Bonaventura (Meshulam), Abraham's father, lent money temporarily in Modena in 1373. Balletti, Estensi, p. 18. Apparently, the names Abraham, Bonaventura (Meshulam) and Consiglio (Yekutiel) were popular among the Jews of Forlì at that time, and possibly they were all members of the same family. A manuscript in the Casanata collection is a medical essay composed in that period by Abraham ben Meshulam of Forlì. Sacerdote, Cat. Mss. Casanata, No. 200. See also Berliner, Ges. Schriften, pp. 26, 61. But the grand-

In 1398 the following bankers are mentioned in Mantua: Benjamin ben Aleuccio (Eliah) of Perugia, Immanuel (Menahem) ben Matassia (Mathias) of Orvieto and Leuccio (Eliah) ben Angelo (Mordecai) of Fermo.[17] In 1405 there were in the capital Moses ben Joseph da Spira and Immanuel (Menahem) ben Matassia (Mathias) de Rocheto.[18] Five years later the right of money-lending was given for ten years to Jacob ben Benedetto (Baruch) and Lazzaro (Eliezer) ben Samuele (Simon) of Erfurt, and Joseph ben Comprat (Haviv)[19] from Germany, and Moses ben Samuele (Simon).[20] The number of Jewish banks reached five in 1413,[21] and there were eight in 1428, controlled by eleven families.[22] At first the rate of interest in Mantua and the Mantovano was 20%

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father's name was Menahem, see Colorni, Prestito, p. 51, who cites the notes concerning this subject from the writings of Steinschneider. Rinaldi, Forlì, p. 310f. cites a document from the A.N. in Forlì, dated 15.4.1466. The brothers Abraham and Moses, sons of Bonaventura (Meshulam) ben Consiglio (Yekutiel) of Forlì, sell their house and the synagogue it contains to Immanuel (Mehanem) ben Eliah of Ancona. Our Abraham died before 1428, as it transpires from a document in L.D., 18.3.1428. Among the signatories of the regulations of Forlì (1418) on behalf of the local community, the name of Yekutiel ben Abraham appears. Finkelstein, Jew. Self-Governemnt, p. 288. On the activity of Abraham ben Bonaventura (Meshulam) of Forlì in Bologna see Loevinson, Bologna, p. 125f. Among the clerks of our Abraham, we know the name of Immanuel (Menahem) ben Matassia (Mathias), who left his work at the bank before 1405, and continued to reside in Mantua. A.N., vol. for 1405, 20.10.

[17] A.G.M., A.N., vol. for 1398, fasc. 17, f. 2, 12.8.1398. Benjamin ben Eliah is mentioned in a document in A.N., vol. for 1420, 14.3. Leon (Judah), Benjamin's brother, lived in Argenta in 1416. Ibid. vol. for 1416, f. 94. Colorni, Prestito, p. 53, presumes that Leon (Judah) and Benjamin were the sons of the banker Aleuccio (Eliah) ben Musetto (Moses), a partner in the bank at Rovigo in 1391. Immanuel (Menahem) ben Matassia (Mathias) was the owner of the bank in Cento in 1406. His sister, Belafiore, was in partnership with her brother. Their brother Diodato (Nathaniel) lived in 1396 in Padua. Ciscato, Padova, p. 14; Colorni, ibid.

[18] A.G.M., A.N., vol. for 1405, 3.2. I was not able to identify Immanuel (Menahem) ben Matassia's (Mathias') place of origin. There is a whole series of towns named Rocchetta.

[19] Haviv is the equivalent Hebrew name for Comprat. See Gross, Gallia Judaica.

[20] A.G.M., L.D., 13.8–8.10.1410. See A.N., in vol. for 1412, 8.4, and in vol. for 1420, 14.6.

[21] Abraham of Forlì, Lazzaro (Eleazar) of Erfurt, Joseph ben Comprat (Haviv) of Germany, Moses ben Samuel (Simon) and Benjamin ben Aleuccio (Eliah) of Perugia. A.G.M., L.D., 1.3.1413.

[22] A.G.M., L.D., 18.3.1428, French: Bank A: Datillo (Joab), called Bonvino, ben Samuel. See A.G.M., A.N., in vol. for 1420, 6.5. Germans: Bank B: Calimano (Kalman) ben Consiglio (Yekutiel) of Germany. Cervo (Zvi) ben Leuccio (Eliah) of Germany. Bank C: Lazzaro (Eleazar) ben Samuel (Simon) of Erfurt, his son, Binasio (Pinhas) and his sister Juta (Tova). Bank D: Joseph, called Minimano, son of Manno of Germany. Italian: Bank E: sons of the late Abraham ben Bonaventura (Meshulam) of Forlì. Bank F: Abraham ben Benjamin of Perugia, son of the first banker in Revere. See L.D., 18.3.1417. Bank G: Angelo (Mordecai) ben Dattolino (Joab) of Ravenna. See L.D., 7.9.1425. Bank

to 25%, a much lower rate than was demanded by the Christian money-lenders. These bankers lost their money as a result of the many wars and plagues which afflicted Mantua in the second half of the fourteenth century.[23] Sometimes the authorities reduced this interest, and in 1430 it varied between 10% and 25%, according to the size of the loan.[24] The agreements between the bankers and the authorities gave the Jews, as was usual in other agreements of this kind, the right to settle in the locality, promised them freedom, defined the conditions of lending and determined the rate of interest and the procedure for dealing with the pawns. The length of the agreement, which was for an average of ten years, was stipulated, as well as the rate of tax owed by the banker to the authorities in return for the concession.

A first revision introduced into the contract concerning money-lending in Mantua, and which became in the course of time an integral part of the privileges, was issued in a proclamation on the 11th of December 1400.[25] This announcement was directed at both the bankers and the military, and it forbade the lending of money to soldiers against a pawn of beds and blankets, without the explicit permission of their officer. Other changes were included in the charters of the bankers in the first half of the fifteenth century. A proclamation of 1402 raised the interest rate to twenty-five per cent.[26] The privileges of 1418 raised the interest rate to 20 per cent a year.[27] Since most of the loans were given in small sums to poor people, a sliding scale for the rate of interest was fixed in 1430, ranging from ten to twenty-five per cent, depending upon the size of the loan; this provision was made to help the poor borrowers.[28] The banker who agreed to conditions that were more or less favourable to the Mantuan public, was Calimano (Kalman) ben Consiglio

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H: Moses ben Immanuel (Menahem) ben Genatano (Jonathan) Norsa. See A.N., vol. for 1420, 10–11.6. Immanuel (Menahem) ben Abraham Norsa, Immanuel (Menahem) ben Bonaventura (Meshulam) of Urbino, see L.D., 8.10.1435, 3.7.1443. The sons of Immanuel (Menahem) of Urbino were Abraham, Moses and Rafael, at first in Marcaria and afterwards in Mantua. See L.D., 26.11.1464; A.N., 20.7.1470. Mordecai Farissol copied for them the Sefer Arba Turim. Peyron, Cat. Torino, No. 5. See also, Kaufmann, Ges. Schriften III, p. 205f.; Freimann, Scribes, p. 297, No. 322a.

[23] Colorni, Prestito, p. 45.

[24] A.G.M., L.D., 22.7.1418 (including the privilege from the end of the fourteenth century); A.G.M., filza 2038/9, 25.6.1401, proclamation on behalf of Francesco I, Vicarius of Mantua, fixing a general rate of interest of 20%. L.D., 13.9.1430. Only a few privileges, such as that of Benjamin of Perugia, mention a higher rate of interest (40%).

[25] Gride in A.G.M., filza 2038/9, on this date.

[26] Ibid. 25.6.1401.

[27] A.G.M., L.D., 22.7.1418.

[28] Ibid. 13.9.1430.

(Yekutiel) of Germany, and his bank was considered by the authorities to be the main financial institution in the city. The rest of the banks were required to bring all the pawns deposited with them to this bank.[29]

Banking in the fifteenth century

The Jewish bankers who received permission to lend money in the capital in the fifteenth century, after the first period of settlement, were: Benjamin ben Immanuel (Menahem) (of Norcia), Immanuel (Menahem) ben Jakob, and Isaac ben Abraham Finzi of Bologna (1434). Dattilo (Joab), called Bonvinus, ben Samuel, the heirs of Moses ben Immanuel (Menahem) ben Bonaventura (Meshullam) of Urbino, and the heirs of Immanuel (Menahem) ben Abraham Norsa, received permission to lend money (1435) for a period of ten years. The "agreement" confirms their right to lend money at an interest of 25%, and to sell the pawns in their possession after one year, provided that they inform the borrower of this in due time. In the same year, the rights of Isaac Finzi were renewed, and his brother Angelo (Mordecai), the well-known astronomer and mathematician, became a partner in the business. The following year, the Marquis granted Israel ben Rabbi Eliah of Ferrara permission to lend and reside in Mantua. The agreement was valid for a period of ten years and the rate of interest was 25%. In 1437, the authorities confirmed that the heirs of Calimano (Kalman) ben Consiglio (Yekutiel) of Germany could continue to exercise the lending rights, which they had inherited from their father.[30]

When Marquis Ludovico came to the throne (1444) he confirmed the charter of Bonvinus ben Samuel, the heirs of Immanuel (Menahem) Norsa, Immanuel (Menahem) ben Leone (Judah) Norsa, Solomon ben Deodato (Nathaniel) of Padua, Angelo (Mordecai) ben Bonaventura (Meshullam) of Padua, Abraham ben Benjamin of Perugia, Immanuel (Menahem) ben Bonaventura (Meshulam) of Urbino, and Angelo (Mordecai) and Isaac, sons of Abraham of Bologna.[31] The interest rate was, as before, 25%, whereas with

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[29] A.G.M., Gride in filza 2038/9, 23.3.1435. In a proclamation, ibid. dated 18.1.1437, the other bankers were also ordered to deposit in Kalman's bank the cattle which had been given as a deposit. Kalman's bank was situated at that time in the Contrada della Serpe, one of the old quarters in the eastern part of the city, bordering on the Lago Superiore, near the railway station of today, see Marani, Contrade di Mantova.

[30] See above note 22, and A.G.M., L.D., 21.8.1434, 17.10.1435. See Colorni, Fatti e Figure, p. 222. L.D., 28.8.1436, 11.12.1437. The above confirmation to Cressono (Gershon) ben Calimano (Kalman) and his son-in-law, Moses ben Abraham of Germany, ibid. 24.11.1440.

[31] Ibid. 17.12.1445. The other privileges of Leone (Judah) Norsa are in A.G.M., L.D., 17.12.1445, 8.2.1454, 16.1.1455, 2.8.1459, 11.9.1464, 11.7.1466, 11.3.1468, 21.10.1476 (permission to maintain a private synagogue), 4.8.1477, 2.12.1479 (one of Leone's sons

regard to the pawns a new arrangement was made. Borrowers must be notified when one year has passed since the granting of their loans; they may redeem their pledges within four months of the date of notification. Inhabitants of the capital were to be informed through the clerk of the podestà, and borrowers living in the Mantovano by means of an announcement posted in a public place. If the borrower did not redeem his pledge, and did not repay the capital and the accumulated interest, his ownership of the pawn became null and void, and the banker might do with it whatever he saw fit. During these four months the borrower, or his representative, could examine the pledge in the banker's possession. Until the confirmation of this charter, no detailed arrangements had been made for the redemption of the pledges, while from now on the terms become more and more detailed. A contract, similar in wording to the charter of 1444, was signed a year later, between the Marquis, and Isaac and Regina (Malkah?), the children of Samuel of Burgo, and their partner Leone (Judah) ben Leone (Judah) ben Eliah of Chino(n).[32] In 1452, the Marquis gave permission to Leone (Judah) ben Solomon of Bologna to purchase part of the bank of Abraham of Perugia, formerly banker in Revere and Mantua, which had in the meantime become the property of his son Solomon and his other heirs.[33] A year later, permission to lend money at interest was granted to Aaron ben Abraham Galli and his son Jacob. This privilege stipulates, that, if the bankers do not intend to continue holding the pledges after the expiration of a year from the day the loan was given, they must transfer them to the treasury, and hand them over to the official there, stating details of the loan and the nature of the pawn. It was also laid down that every single page of the bankers' books must be stamped with the seal of the commune of Mantua, and the bankers were also to give a receipt to the borrower, noting the details of the loan. These two orders were directed at avoiding disagreements between lender and borrower and preventing fraud.[34]

In 1454, Marquis Ludovico signed seven contracts with Jewish bankers in

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was acquitted of the charge that he had committed a homosexual act with the son of another Jew), 7.12.1479, 8.12.1479, 19.12.1480, 22.3.1481, 26.1.1482, 28.6.1483, 11.10.1487, 2.8.1488, 28.6.1489, 30.8.1490, 11.10.1490. Collections of letters, filza 2398, 13.8.1462; filza 2399, 22.11.1463; filza 2889, 16.1.1464, 7.4.1464. Filza Mantova e Paesi, 2422, 4.11.1479; filza 2430, 19.6.1483; filza 2434, 3.4.1486. A.N., vol. for 1473, 11.3; and vol. for 1475, 15.3. Leone died in January 1491. On the 19th of the month he is referred to as deceased. See L.D., 19.1.1491, absolution for Daniel, Simon (Samuel) and Moses, Leone's heirs. They are mentioned as heirs in L.D., 27.1.1491; 6.2.1491.

[32] Ibid. 3.6.1446. Cities and small towns named Burgo abound in Italy, and it is impossible to know which one was intended. Chino(n) is apparently Chinon, France.

[33] Ibid. 27.7.1452. This is apparently the reference in Joseph Colon, Responsa, no. 192.

[34] Ibid. 23.1.1453.

the capital: with Isaac ben Abraham Finzi of Bologna; Leone (Judah) and Jacob Norsa; Jacob ben Moses of Revere, Vitale (Jehiel) ben Solomon of Montepulciano, and Abraham of Bagnacavallo; Zacariah, Joseph and Matassia (Mathias), the sons of Bonvinus, and their partner Joseph ben Cagim (Haim); Leone (Judah) ben Solomon of Bologna; Aaron ben Abraham and his son Jacob, and Solomon ben Deodato (Nathaniel) of Padua.[35] These contracts are identical in every paragraph, and they are more detailed than any other contract signed in Mantua in the fifteenth century between the government and the Jewish financiers. In the preamble, the Duke justifies giving the privilege on the grounds of the benefit to the public from money-lending, and from the payment of the annual tax and the special tax for the "slip" i.e. for the certificate given to the borrower recording the details of the loan. Apart from the usual paragraphs regarding freedom of residence and worship etc., these contracts also contain other provisions: 1. permission to lend money at interest to any persons, even foreigners, at an interest of 25%. Permission to lend any amount at any time, except on Christian festivals. 2. The bankers were allowed to accept any articles as pawns, apart from: Christian holy articles, which were not explicitly allowed by the Bishop or his deputy; weapons, which the government official did not allow to be used as pledges; woollen cloth — excepting whole rolls of cloth and samples of cloth — which the wool merchants' guild did not permit to be pledged. A fine of ten Mantuan lire was to be imposed on anyone committing these offences. 3. If it transpired that the pledge was stolen goods, and if it could be proven that the banker was ignorant of this fact, the legal owner would have to redeem the pledge with the amount of the loan, though he would be exempt from paying interest. But if it was shown that the banker knew that the pledge was stolen, he would lose not only the interest but also the capital sum. 4. The borrower is not obliged to redeem the pawn until a full year has passed from the day the loan was given. After the passage of a year, no additional interest accrues, and if the pawn has not been claimed at the end of the year, the banker may hand it over to the Treasury, or continue to keep it. The borrower may demand that the banker hand over the pledge to the Treasury. The Treasury may sell the pledge at a public auction, and if it is not sold within thirty days, it is returned to the banker, who may do with it as he sees fit. If the banker does not hand the pledge over to the Treasury, the borrower may request that it be auctioned publicly by the Treasury, even after a year has passed from the time the loan

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[35] Ibid. 8.2., 21.2., 7.3., 8.3., 12.3., 25.6., 24.12.1454. Abraham Farissol copied for the brothers Judah and Jacob Norsa the commentary of Judah Messer Leon to Averroës in 1472. Neubauer, Cat. Oxford, No. 1392.

was made. If the Treasury did not succeed in selling pawns worth five lire or more during the first month, they might ask for a month's respite. 5. The bankers' ledgers, with every page stamped, according to the law, with the seal of the commune, securely bound, and with no page added or withdrawn, serve as legal documentation of a transaction, unless three or four trustworthy witnesses come forward to prove that what is written is false. 6. The bankers must give the borrowers a "slip", inscribed with the sum lent, the rate of interest, the date of payment, and the nature of the pawn; what is recorded on the slip must be identical with the record in the banker's ledger. 7. A banker who does not fulfil these instructions, and whose offence is proved by two trustworthy witnesses, is fined ten lire for each offence. The borrower may demand the "slip" from the banker through the Treasury official; but if the borrower did not demand the "slip" from the lender the judge may not punish the banker. The bankers have the right to receive the "slips" back after a year from the day the loan was given. The returning of the "slips" takes place in the presence of the Treasury official and his notary. These regulations are still not the final regulations in Mantua regarding money-lending, and we shall see further developments from the second half of the fifteenth century onwards.

These rights were given as well to Immanuel (Menahem) ben Bonaventura (Meshulam) of Urbino and his son-in-law Angelo (Mordecai) of Monselice.[36] Subsequently, lending money at interest was forbidden for a period of four years (1462–6).[37] The first Jews who once more received permission to deal in money-lending in the capital after the prohibition was withdrawn, were Leone (Judah) and Deodato (Nathaniel) Norsa and Isaac ben Abraham Finzi.[38] In 1480 the bankers in Mantua were: Isaac Finzi, Leone (Judah) ben Immanuel (Menahem) Norsa, Graziadio (Hananel) ben Angelo (Mordecai) Finzi, Isaac ben Moses of Revere, and Vitale (Jehiel) of Revere.[39] From this period no charters giving the Jews the right to lend money at interest in Mantua have been preserved, but from the privileges and other documents we learn that Jewish banking activity in the capital during the seventies and eighties of the fifteenth century continued nonetheless.[40] The next charter which has been preserved is dated 1490 and was given to Bonaventura (Meshulam) ben

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[36] Ibid. 16.1.1455.

[37] See above, chap. 1.

[38] A.G.M., L.D., 1493 (day and month not recorded, vol. 24, fol. 156) including the privilege of 29.5.1466.

[39] Ibid. 16.12.1480 (absolution).

[40] Mainly privileges of "absolution": ibid. 4.8.1477, 22.12.1480, 15.1.1481, 22.3.1481, 4.2.1484, 1.12.1484, 14.9.1487, 11.10.1487, 20.12.1487, 4.8.1489.

Abraham of Provenza, formerly residing in Castiglione Mantovano.[41] In the same year the right to lend money at interest of Leone (Judah) Norsa was renewed for ten years.[42] In 1493 the money-lending rights were confirmed to the members of the Norsa family, Deodato (Nathaniel) ben Shabbetai and Daniel, Simon (Samuel) and Moses, the sons of Leone (Judah), and also to Abraham ben Isaac Finzi.[43] In the same year Ventura ben Abraham Caravita of Bologna and Aaron ben Solomon of Revere, both inhabitants of S. Pietro, in the neighbourhood of Bologna, were permitted to open a bank in the capital city.[44] The rate of interest in all these contracts was 25%.

In a contract between Marquis Francesco II and the bankers of the capital and the Mantovano, the terms of loan banking were reformulated with a few changes. At that time the bankers in the capital were: Deodato (Nathaniel) ben Shabbetai Norsa, Daniel, Simon (Samuel) and Moses, sons of Leone (Judah) Norsa, the heirs of Immanuel (Menahem) Norsa, Bonaventura (Meshulam) ben Abraham of Provenza, and Abraham ben Isaac Finzi.[45] In

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[41] Ibid. 23.7.1490.

[42] Ibid. 11.10.1490. He and a member of the same family, Deodato (Nathaniel) ben Shabbetai Norsa, are mentioned in that period in two documents: ibid. 30.8.1490, receipt for the return of jewellery deposited with them as a pledge in return for a loan, which they gave the Marquis Federico I. Ibid. 1.3.1491, the Marquis orders his massaro to pay Nathaniel 20 ducats and 54 soldi and to take from him the pledge of the nobleman Bernardino Mazzoni. Ibid. 11.5.1491, the Marquis sets light punishments for the offences of Deodato (Nathaniel) and his sons. If he erred in his clients' disfavour he would have to pay double the amount of the error and would not be liable to further punishment. If he paid in false currency not exceeding 3½ lire, he would be fined twice the sum. If he were caught cohabiting with a Christian woman, he was not to be held in prison for longer than five days. 19.1.1491, "absolution" of Daniel, Simon (Samuel) and Moses, sons of Leone (Judah) Norsa, and Abraham ben Daniel Norsa and Eliah of Reggio, and Lazzaro (Eliezer) ben Solomon, formerly a famulus of the Norsa family. Ibid. 1.3.1492, Deodato (Nathaniel) Norsa, banker in the capital, was sentenced to a fine because of a borrower's charge. Ibid. 24.11.1497, the Marquis' Treasury confirms that it takes upon itself the debt of a Christian clerk so that Deodato (Nathaniel) Norsa can return his pawn. The loan was 37.18.0 Mantuan lire.

[43] Ibid. 1493 (day and month not recorded, see above note 38).

[44] Ibid. 18.12.1493.

[45] Ibid. 18.8.1495. For Abraham Finzi of Bologna, Menahem ben Eliah de' Rossi in Forlì copied the "Cuzari" in 1490, Neubauer, Cat. Oxford, No. 1229. Perhaps he is our Abraham. In the same year, an "absolution" was granted to Bonaventura (Meshulam) of Proventia, formerly in Castiglione Mantovano, and to Deodato (Nathaniel) Norsa and his sons Rafael, Moses and Jacob, and to Daniel, Simon (Samuel) and Moses, sons of Leone (Judah) Norsa, and to Abraham and Graziadio (Hananel) Norsa, brothers (sons of Immanuel). Ibid. 11.6.1495. Moses ben Nathaniel Norsa purchased, in 1496, in Mantua a manuscript of the "Moreh Nevuchim" from Baruch ben Joseph Cohen. The manuscript is of 1349 and it is illuminated with miniatures. It has been kept in the family

the provisions of this contract the following innovations were made: a) a borrower who accuses a banker of fraud and fears for the fate of his pawn, may appeal to the council of the Marquis within one month. After that time he is no longer permitted to present a claim against the lender. If the banker is found guilty, he will pay a fine at a rate double the sum that he intended to extort from the borrower fraudulently, and he will also pay compensation for the damage, and interest from the date of the offence. b) One year after the granting of the loan, the pledges must be submitted to the Marquis' official, who must examine the accounts. c) The pledges are to be sold in the presence of the bankers. From the money received from the purchaser of the pledge, the banker would be paid the capital and the interest, while the remainder of the sum raised would be given to the borrower by the Marquis' official. d) The bankers must keep cats in the places where the pawns are stored, and they must inspect goods at least twice a year. If these regulations are observed, they will be exempt from paying for damage caused to the pawns by mice and moths.

The bankers in the capital and in the Mantovano complained to the Marquis about the strictness of these regulations, and about the officials who deprived them of the pledges on various pretexts, and acted on behalf of the borrowers, enabling them in this way to evade their obligations. The Marquis responded by ordering his officials to put a stop to this sort of behaviour, forthwith.[46]

Banking in the Mantovano followed a parallel course of development to

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to the present day, and is now in the possession of Dr. Ugo Norsa in Mantua. Two other owners of this family have inscribed their names in the manuscript: Solomon ben Moses (the son of the purchaser), and Moses ben Abraham. In 1513, Moses purchased a manuscript of Kimhi's commentary on the Psalms, De-Rossi, Cat. Parma, No. 798. He was also the owner of a manuscript of Job and the commentary of Zerachia ben Isaac, bought by his father in 1499, and a manuscript of Rashi's commentary on the Pentateuch, Neubauer, Cat. Oxford, Nos. 126, 187.

[46] Ibid. 5.12.1497. A.G.M., filza 2449, 7.12.1497. The complaint was lodged by Moses (Norsa), banker in Mantua. That year the same Moses received permission to purchase a house in the capital, in the Contrata Gambille, ibid. 21.11.1497. He and his brothers, Simon (Samuel) and Daniel, as well as the other Mantuan bankers, received an "absolution" in that year from the Marquis. Ibid. 19.8.1497. The brother Daniel was accused of theft in 1499. Ibid. without notation of day and month (among documents from the 17th and 18th of December). Daniel is mentioned in many documents at the end of the fifteenth century and the beginning of the sixteenth. A.G.M., L.D., 14.11.1493, 16.1.1495, 11.6.1495, 18.8.1495, 17.6.1504 (also his son Isaac), 19.8.1510, 26.10.1511, 12.9.1511, 5.7.1519, 20.7.1520. Daniel died, apparently, close to the last date. It was for him that Isaiah ben Jacob Massarano "pointed" a Rashi commentray (1493). See Zotenberg, Cat. Paris, No. 50. His brother Moses was the owner of the manuscript of Midreshei Hatora, Neubauer, Cat. Oxford, No. 2295(3).

banking in the capital. The first bank, established in 1386 in Revere, remained in existence throughout the whole fifteenth century, and the bankers' rights were confirmed from time to time by the authorities.[47] A second bank was established in the Mantovano in 1414, when Leuccio (Elijah) ben Angelo (Mordecai) and Angelo (Mordecai) ben Dattilo (Joab) of Ravenna settled in Sermide.[48] The bankers' rights in Sermide were also confirmed by the authorities from time to time in the fifteenth century.[49] A third bank was founded

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[47] A.G.M., L.D., 29.1.1437, to Moses ben Benjamin; 22.1.1455, to Jacob and Isaac, the sons of Moses; 14.9.1487, "absolution" to David, Immanuel (Menahem) and Simon, the sons of Isaac and to Joseph ben David; 27.5.1491, "absolution" to the above; 11.6.1495, "absolution" to the above; confirmation of permission to lend money to David and Immanuel (Menahem), the sons of Isaac; 19.8.1497, "absolution" to the above; 26.11.1499, permission to the above to sell pledges in Revere by public auction, instead of in the capital. Apart from this, their rights were renewed in the general confirmation given to all the bankers in the state from time to time. For David of Revere, Isaac ben Jacob Massarano copied the Song of Songs, Ecclesiastes, the Book of Esther and the Book of Ruth, with the commentary of Gersonides. De-Rossi, Cat. Parma, No. 630. For his brother Menahem, he copied the Bible with the commentary of Rashi, ibid. no. 6. For Menahem, Mordecai of Sogliano (1499) copied the Megilloth and commentaries of Rashi and Gersonides, ibid. no. 41.

[48] Ibid. 1.10.1414. See Colorni, Sermide, p. 36.

[49] Ibid. 16.10.1425, 10.2.1438, 9.7.–14.11.1446, 26.11.1479, 26.4.1492, 18.8.1495, 19.8.1497. On the Jews of Sermide in this period, there are other documents in the A.G.M., L.D., 7.9.1425, waiving of a fine to Angelo (Mordecai) ben Dattilo (Joab) for transgression of revenue laws; 28.2.1429, permission to the above to add a gate to his house; 22.5.1436, Jacob ben Angelo (Mordecai) is acquitted of the charge of having had sexual relations with a Christian woman, and is given permission to return to Sermide, after he had fled for fear of the results of the accusation. Filza 2425, 30.10.1480, David the Jew is mentioned as a resident of Sermide. Colorni, Sermide, p. 64, identifies him as David ben Nathan, for whom Hananya ben Menahem Cohen copied, in Sermide (in 1474), Gersonides' commentary to the Song of Songs. See Zotenberg, Cat. Paris, p. 33, No. 258. Filza 2429, 1.8.1482, Isaac of Piemonte is mentioned as a resident of Sermide. Ibid. 30.7.1482, Abraham of Pesaro is mentioned. Filza 2439, 16.1.1490, Samuel of Pola is mentioned as a banker in Sermide. L.D., 11.6.1495, "absolution" to Moses of Rimini. Abraham Farissol stayed in Sermide at intervals for at least five years (1481–6). Here he copied for Samuel the following manuscripts: Rashi's commentary on the Pentateuch, Heshvan, 1481, Steinschneider, Benzian, No. 28. A prayerbook according to the Italian tradition, 30th of Teveth 1482, Margoliouth, Cat. B.M., No. 622. Kimhi's commentary on the lesser prophets, 28th of Adar Beth, 1482, De-Rossi, Cat. Parma, No. 79. The Pentateuch, the five Megilloth, the Psalms, Job and the Haftaroth, 13th Adar 1486, Margoliouth, op. cit., No. 95. On the colophon of this manuscript are recorded the births of Ben Zion and Isaiah, the sons of Samuel of Pola, and also a Hebrew document on the subject of refraining from "gambling", 21.4.1491. It is signed by Samuel of Pola and three other Jews. The guarantee is signed in the presence of Ser Obizzo, the Christian scribe in Sermide. Samuel of Pola also engaged Isaiah ben Jacob Aluf Massarano, who copied for him

in Sabbioneta in 1436.[50] Later, Jewish banks were established in Quistello, Marcaria, Viadana, Luzzara, Ostiglia, Governolo, Castelgoffredo, Villimpenta, Castiglione Mantovano, Gonzaga, La-Volta, Medole, Borgoforte, Castellucchio, Mariana and Bigarello.[51]

Kimhi's commentary on Ezekiel, on the 26th of Sivan 1482, De-Rossi, Cat. Parma, No. 78.

[50] A.G.M., L.D., 22.7.1436. In Assemani, Cat. Mss. Vatican, No. 17/9, it is reported that Eliah ben Joseph copied the Sefer "Zephoni" in Sabbioneta in the fourteenth century. However the correct reading is Civitaducale (Cittaducale), so that the beginning of settlement in Sabbioneta should not be antedated to the fourteenth century. Freimann, Scribes, p. 251, No. 105, copied Assemani's mistake. In Cittaducale there was a Jewish settlement at that time. See Cassuto, Ebrei nell'Italia Meridionale, p. 424; Ferorelli, Italia Meridionale, p. 64f.

[51] Quistello: A.G.M., L.D., 13.5.1439, permission to lend and reside to Angelo (Mordecai) ben Benjamin of Perugia. He is the son of Benjamin ben Moses of Perugia, the first money-lender in Revere, and the brother of Abraham ben Benjamin, banker in Mantua, and Moses ben Benjamin in Revere (1437). 12.11.1446, confirmation of the right to lend to the above, and his son Leone (Judah). 8.5.1448, permission to Consiglio (Yekutiel) ben Eliah of Eugubio (Gubbio) to deal in merchandise. Solomon ben Deodato (Nathaniel) of Padua, banker in Governolo, is mentioned as a money-lender in Quistello in 1464, filza 2402, 4.4.1464. After this there is an interruption in the documents relating to Quistello. We hear of the place again in the "absolution" given to Abraham ben Magister Cresambeni, L.D., 15.1.1481. Ibid. 4.2.1484 "absolution" to Abraham of Urbino, and his sons Simon called Samuel, and Bonaventura (Meshulam), to Solomon of Urbino and to the above Abraham. Another "absolution" was given to Abraham and his brother Benjamin (the father is called this time Crescimbene) and to Abraham ben Isaac Finzi, ibid. 11.6.1495. In the same year Abraham received confirmation of his right to lend in Quistello, 18.8.1495. A further confirmation to him and his brother Benjamin, 19.8.1497. Marcaria: ibid. 5.3.1442, permission to lend and trade to Solomon ben David of Sicily. 16.1.1455, permission to lend and reside to Immanuel (Menahem) ben Bonaventura (Meshulam) of Urbino, and his son and son-in-law Angelo (Mordecai) of Monselice. Immanuel (Menahem) ben Bonaventura (Meshulam) was previously a money-lender in Mantua, see above. The family later returned to Mantua. 12.3.1493, permission to lend to Immanuel (Menahem) ben David of Ascoli. "Absolution" to the last-mentioned, 26.9.1493. He is joined by Joseph, called Fais, ben Solomon of Pieve di Sacco, 6.3.1495, 1.4.1495. "Absolution" to the last-mentioned and to Immanuel (Menahem) of Ascoli, 19.8.1497. The right to lend of Joseph ben Solomon is confirmed anew, 18.8.1495. "Absolution" to both of them, 19.8.1497. Viadana: ibid. 12.3.1442, the right to lend to Eliah ben Leuccio (Eliah) ben Moses of Bologna. 3.7.1443, "absolution" to the afore-mentioned. The "absolution" was of little use to him, for the following day the Jews asked for his reprieve. He was punished by the podestà of Viadana with exile and the confiscation of his property for keeping a Christian renegado, i.e. convert, in his house for two years. It is not clear if the plea was granted. Apparently, he came from a banking family, originating from Perugia, namely the bankers in Revere, Mantua, Bologna and elsewhere. See above. 15.1.1481, "absolution" to Solomon and Angelo (Mordecai) Finzi. 4.1.1488, "absolution" to Solomon Finzi, his son-in-law Abraham, to Moses Rava and their

Banking in the sixteenth century

The first information about banking in the capital in the sixteenth century, relates to the Norsa family, in whose hands a great deal of the banking business was concentrated. In 1504, Marquis Francesco gave permission to engage in money-lending to Isaac ben Daniel Norsa.[52] In the same year, Moses ben Leone (Judah) Norsa received permission to lease his bank to Abraham ben Moses of Vigevano.[53] After the death of Moses ben Leone (Judah) Norsa, his widow, Benvenuta, married Benjamin ben Joseph Finzi of Reggio, an inhabitant of Ferrara. The Marquis confirmed Benjamin's permission to lend in the capital, but the latter leased the bank to the brothers Gioacchino (Jehoacim), Lazzaro (Eleazar) and Immanuel (Menahem), sons of Abraham Finzi of Reggio.[54] On the death of Rafael Norsa, permission to lend money

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famulus, Rafael ben Immanuel (Menahem). 14.1.1491, "absolution" to the brothers Simon (Samuel), Rafael and Isaac, sons of Daniel of Carpi; in the event of sexual intercourse with a Christian or Jewish woman, they should not be held in prison for more than five days. 12.12.1493, permission to Solomon Finzi to collect a debt. 11.6.1495, "absolution" to the last-mentioned and to the leaseholder of the bank, David ben Benjamin of Montalcino. 18.8.1495, confirmation of the lending rights of the above. 19.8.1497, "absolution" to the above. Luzzara: ibid. 3.7.1443, "absolution" to Eliah ben Immanuel (Menahem). After this, we do not hear of Luzzara until the sixteenth century, since it too was separated from the central government with the division of the estate of Gianfrancesco in 1444. Ostiglia: ibid. 12.11.1446, permission to lend and reside to Angelo (Mordecai) ben Benjamin of Perugia and his son Leone (Judah) (also in Quistello, see above). 22.1.1455, permission to lend and reside to Jacob and Isaac, the sons of Moses of Revere (see above). 14.12.1464, permission to trade to Solomon ben Gabriel. Governolo: Solomon ben Nathaniel of Padua, money-lender in Governolo, comes into conflict with the clergy in Quistello because of his lending transactions (see above). L.D., 16.12.1480, "absolution" to Moses ben Eliah Galli of Padua. Ibid. 11.6.1495, "absolution" to Eliah and Isaac, sons of Moses Galli. 18.8.1495, confirmation of permission to lend to the last-mentioned. 19.8.1497, "absolution" to the same. Abraham ben Mordecai Farissol copied for Joseph, Isaac's son, a "tree" of Cabbala, attached to the festival prayerbook according to the rite of Rome, the 22nd of Heshvan 1488, in Governolo. See Adler, Cat. Mss., No. 1230; Freimann, Scribes, p. 235, No. 330. On Joseph see below. He is mentioned as deceased in L.D., 1.3.1533. Castelgoffredo (appears in earlier documents also as Castel Giuffrè): ibid. 19.8.1468, Leone (Judah) and Jacob, sons of Immanuel (Menahem) Norsa, bankers in Mantua, receive permission to lend money at interest. The request is supported by the local inhabitants. However, nine years later the local inhabitants ask that the bank be removed, since it is too prosperous. The governor of Castelgoffredo, on behalf of the Marquis, objects to the inhabitants' complaint on the grounds that if the bank is removed, the poor will be forced to have recourse to Christian money-lenders who demanded a higher rate of interest than the Jewish bank. Cf. Bonfiglio, Castelgoffredo, p. 135; Norsa, Famiglia, p. 28. 9.12.1480, "absolution" to Leone (Judah) ben Immanuel (Menahem) Norsa and his sons Immanuel (Menahem), Daniel, Simon (Samuel) and Moses, and to the heirs of Jacob, brother of Leone (Judah), and to Bonaventura (Meshulam), his partner, all of them lending money at interest in Mantua and Castelgoffredo. Further documents only from the sixteenth century. Villimpenta: 15.1.1481, "absolution" to Jacob ben Reuben. 28.11.1591, permission to Isaac and Joseph, sons of Simon Meldola, to divide the family property with their older brother, Moses. 15.2.1495, permission to lend to the brothers Moses and Isaac sons of Simon (Samuel) of Fano. 11.6.1495, "absolution" to the brothers Moses and Isaac, sons of Simon Meldola. 18.8.1495, permission to lend to Eliah of Fano and Joseph of Modena. 19.8.1497, "absolution" to Moses of Castiglione Mantovano, and to Isaac, sons of Simon Meldola. Castiglione Mantovano: 15.1.1481, "absolution" to Abraham the Jew. 22.3.1481, "absolution" to Moses and his son David. 23.7.1490, permission to lend to Bonaventura (Meshulam) ben Abraham de Proventia. 15.2.1495, permission to the brothers Moses and Isaac Meldola, and the sons of Simon (Samuel) of Fano from Villimpenta, to open a bank in Castiglione. 11.6.1495, "absolution" to Moses, Isaac and Joseph, sons of Simon Meldola. 18.8.1495, confirmation of the right to lend to the last-mentioned. 19.8.1497, "absolution" to Bezalel ben Bonaventura (Meshulam) Sullam. Gonzaga: 15.1.1481, "absolution" to Moses ben Saul Levi; and 30.1.1482, permission to build a house. 11.6.1495, "absolution" to the same Moses and to Moses ben Vitale (Jehiel). 18.8.1495, confirmation of the right to lend to the latter. For Moses ben Saul, Isaac ben Jacob Massarano copied the Mishneh Tora (1488). Margoliouth, Cat. B.M., No. 485. He himself copied a prayer book in Mantua in 1474. De-Rossi, Cat. Parma, No. 973. La Volta: 7.3.1491, permission to lend to Angelo (Mordecai) ben Jacob of Sermide and Isaac ben Bonaventura (Meshulam) Fano of Mantua. 11.6.1495, "absolution" to Daniel and Isaac Senigallia, partners (Isaac is mentioned in M.B. of the Great Synagogue. His father's name was Avigdor). 18.8.1495, confirmation of permission to lend to the afore-mentioned. 19.8.1495, "absolution" to the same. Medole: 21.6.1491, permission to lend to Abraham ben Simon (Samuel) of Piacenza. This village is not mentioned again in later documents. Borgoforte: 24.5.1493, permission to lend to Daniel Norsa, instead of Graziadio (Hananel), who had left the place. Hence the Jewish settlement precedes the date of this document, although I was not able to find an earlier document relating to this Graziadio. 11.6.1495, "absolution" to Immanuel (Menahem) ben Bonaventura (Meshulam). 18.8.1495, confirmation of the right to lend to the afore-mentioned. 19.8.1495 "absolution" to the same and his partner Abraham. Castelluccio (today Castellucchio): 4.6.1495, permission to lend to Graziadio (Hananel) Finzi at the request of the local inhabitants. 11.6.1495, "absolution" to Salvatore (Joshua), son of the afore-mentioned. 18.8.1495, confirmation of the right to lend to the brothers Salvatore (Joshua) and Angelo (Mordecai), sons of Graziadio (Hananiel) Finzi. Mariana: 11.6.1495, "absolution" to Lazzaro (Eliezer) of Germany. 18.8.1495, confirmation of the right to lend to the afore-mentioned. 19.8.1497, "absolution" to the above. Bigarello: 11.6.1495, "absolution" to Aaron ben Joseph of Pesaro, and Bonaventura (Meshulam) ben Immanuel (Menahem). 18.8.1495, confirmation of the right to lend to Aaron ben Joseph of Pesaro. 19.8.1497, "absolution" to Eliah, Immanuel (Menahem) and Bonaiuto (Azariah), sons of the said Aaron.

[52] Ibid. 17.6.1504.

[53] Ibid. 18.6.1504. Moses and Jacob, sons of Deodato (Nathaniel) Norsa, and one of the sons of their brother Rafael, received an "absolution" for the crime of "stuprum" (a sexual offence), and other felonies, ibid. 2.9.1506.

[54] Ibid. 9.7.1507 (twice), confirmed ibid. 18.1.1515. Moses bought a Bible, with the Massorah,

was given to his six sons: Bonaiuto (Azriel), Gabriel, Beato (Ashrei, Asher?), Speradio (Heftzia), Joseph and Asdra (Ezra). They received permission to operate the bank independently, or to merge it with the bank directed by Jehoacim Finzi of Reggio.[55] Jacob ben Deodato (Nathaniel) Norsa also received permission of this kind.[56] In the same period — in 1511 — the Marquis ordered the following items to be inserted in the money-lending contracts: pawns not exceeding two ducats would remain in the hands of the banker for a year from the date the loan was made. The borrower might redeem them within three months after the expiration of the year, and if he did not do so they became the property of the banker. If a pledge entrusted to the banker were stolen or lost, the banker had to pay the borrower double its value. If the borrower can prove the exact value of the pledge, the banker must pay him a sum of money equal to its value. If the banker pretends that the pledge was lost or stolen from him, and that its value does not exceed two ducats, he is

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in 1491, from Heftziahu ben Mordecai Finzi. His widow sold it in 1505 to her son-in-law, Isaac ben Daniel Norsa. De-Rossi, Cat. Parma, No. 782; Bernheimer, Paleografia, p. 229. The manuscript was later used by Rabbi Solomon Jedidiah Norsa in preparing his book on the Massorah (printed in Mantua in 1742). The same Heftziahu Finzi sold Nathaniel ben Shabbetai Norsa a manuscript, Torat Habayit, 19.5.1491. See Schwarz, Kat. Wien, p. 31, No. 44. Mordecai Finzi had acquired the book in 1446, when he and his brother Isaac divided their father's inheritance.

[55] Ibid. 14.2.1515.

[56] Ibid. and also 17.11.1515. The remaining privileges relating to the bankers of the Norsa family in the capital, at the beginning of the sixteenth century were: filza 3391, 16.1.1508, the request of Moses ben Deodato (Nathaniel) Norsa, in his own name and on behalf of his brother and the sons of his brother Rafael, to the Marquis to do as he wished with the bank's pawns. L.D. for this date, confirmed. Mandati, series F II 11, 17.7.1510, permission to Moses and Jacob, sons of Deodato (Nathaniel), Bonaiuto (Azriel) (aged 21), Gabriel (aged 21), Beato (aged 18), Speradio (Heftzia) (aged 14), Joseph (aged 12), and Asdra (Ezra) (aged 11), sons of Rafael ben Deodato (Nathaniel), to divide the inheritance, since a disagreement had arisen between the uncles Moses and Jacob, who were also the orphans' guardians. Ibid. Allegra (Simha), Rafael's widow was appointed guardian. L.D., 21.6.1517, "absolution" to Moses Norsa. Ibid. 14.12.1501, Jacob ben Deodato (Nathaniel) is relieved of the custody of his nephews. Mandati 3/5, 28.3.1504, permission to Shabbetai ben Rafael ben Deodato (Nathaniel) to share in the division of the property, although he had not reached the age of majority. Ibid. A 1.2, 16.12.1501, permission to Graziadio (Hananiel) ben Immanuel (Menahem) Norsa to take charge of his inheritance although he had not yet reached the age of majority, since he was not satisfied with his uncle-guardians, Daniel, Simon (Samuel) and Moses. Ibid. D6, 14.10.1505, Isaac ben Daniel Norsa guaranteed the execution of an agreement between the daughters of his uncle Moses ben Leone (Judah): Allegra (Simha), Stella, Diamanta and Bellaviola. L.D., 17.7.1516, Ezra ben Rafael Norsa of Mantua, accused of having sexual relations with a Christian woman, had fled the city. Now he receives permission to return home and the Marquis grants him a general "absolution".

to pay the borrower four times the value of the pledge. If the value of the pledge exceeds two ducats, the banker is to be brought to trial.[57]

When Federico came to the throne in Mantua in 1519, he confirmed the privileges of the Jewish bankers in the capital: the rights of Daniel Norsa and Solomon ben Moses Norsa, Jacob ben Deodato (Nathaniel) Norsa, Benvenuta Norsa and Joseph ben Abraham Finzi. This writ of confirmation stipulates that pledges worth one and a half ducats are to be submitted to the Treasury, a year from the date the loan was given.[58] In the same year Isaac ben David of Verona joined the ranks of the bankers in the capital.[59] In 1520 they were joined by Vita (Haim) ben Simon (Samuel) ben Vita (Haim), who, a year later, received permission to enter into a partnership with David ben Moses of Soave.[60] In the same period a similar charter was given to Sulam ben Bonaventura (Meshulam).[61] The interest rate in this period was 30% to local borrowers and 40% to foreigners. On the same occasion, the Duke confirmed the rights of the bankers in general, and granted them an "absolution". In this writ of confirmation, a provision was added to the effect that if there should be a mistake of even one Mantuan lira in calculating the interest, the borrowers must appeal within one month, otherwise they would forfeit their right to appeal. For this offence, as well as for the use of false or clipped coins, the bankers could be sued under civil law only.[62]

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[57] A.G.M., filza 3390, 17.9.1511. On this occasion he confirms the bankers' rights, given by him and his fore-fathers. At about this time, Isaac Norsa receives permission to add partners to his bank in Mantua and elsewhere, ibid. 26.10.1511. A year later permission is given to the bankers to draw up agreements among themselves (which had hitherto been forbidden), ibid. 26.5.1512. In 1516 an "absolution" was given and privileges confirmed to the bankers and the other Jews in the capital and the Mantovano, ibid. 31.8.1516. A special "absolution" was given to a few bankers of the Norsa family, ibid. 21.6.1517. Jehoacim of Reggio and his partners received permission to draw up agreements with other Jews including Moses and Joseph, sons of Immanuel (Menahem) of Revere, concerning money transactions and pawns, ibid. 30.10.1518. Stella, widow of Moses Norsa and guardian of her son Solomon, received permission to lease her bank in Mantua to Daniel Forti (Hazak) and Joseph Gallico, ibid. 18.12.1517. A special "absolution" given to Jacob ben Deodato (Nathaniel) Norsa and his wife Rosa, daughter of Solomon of Pontremoli.

[58] A.G.M., L.D., 21.8.1519.

[59] Ibid. 7.12.1519. He received a tax exemption on loans outside the state, ibid. 5.11.1520.

[60] Ibid. 27.2.1520, 17.1.1521. Vita's surname was Cases (see M.B. of the Great Synagogue).

[61] Ibid. 4.2.1520.

[62] Ibid. 10.7.1520. The bankers in the capital mentioned in the privilege are: Daniel Norsa, Isaac Norsa, Abraham and Graziadio (Hananel) Norsa, brothers, Solomon ben Moses ben Deodato (Nathanel) Norsa, Joseph Gallico and Daniel Forti (Hazak), partners of Solomon, Jehoacim of Reggio in the bank of Benvenuta Norsa, and she herself, Moses and Joseph of Reggio, brothers. Ibid. 28.6.1521, a further "absolution" to the bankers,

Another bank was opened in Mantua in 1521 by Rafael of Urbino.[63] In the same year the Marquis relaxed the regulations concerning the Jews of Mantua in general, and the bankers in particular, in exchange for a "present" given to him by the Jews on his departure for the war. The bankers were now permitted to sell the pledges after a year had expired from the date the loan was given, without declaring a public auction, even if their value exceeded one and a half ducats. This dispensation was valid for one year. The bankers' ledgers were now "trustworthy", without oath, with regard to loans of up to five ducats. The bankers were allowed to use any kind of coinage, even if its use had been prohibited in official proclamations.[64]

In subsequent years, the Marquis gave permission to lend money at interest to new bankers, and confirmed the rights of the established bankers, such as Daniel ben Solomon Forti (Hazak) and Joseph ben Isaac Gallico (1522), Vita (Haim) ben Simon (Samuel) (1524), he and Anselmo (Asher) ben Moses instead of his brother David (1526), Abraham ben Guglielmo (Benjamin) Portaleone, and through him Jacob ben Bonaventura (Meshulam) da Stugo (1525), Isaac Norsa (1527), Servadio (Obadiah) ben Lazzaro (Eleazar) de Caballis (Zoreph) (1529), Vita (Haim) ben Simon (Samuel) (1529), Solomon ben Moses ben Deodato (Nathaniel) Norsa (1530), Isaac and Mandolin Porto (1530), Abraham ben Guglielmo (Benjamin) Portaleone and his son-in-law Angelo (Mordecai) ben Isaac Rieti (1530), Jacob and Joseph, sons of Bonaventura (Meshulam) da Stugo, at the request of Abraham Portaleone (1531), and Solomon ben Moses ben Deodato (Nathaniel) Norsa and his mother Stella (1531). The rate of interest in this period was 30% to the inhabitants of the capital and 40% to strangers.[65]

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inter alia for not hanging up signs at their banks (giving details of the terms of lending), and for keeping pledges they should have submitted to the Treasury. It was also laid down that if someone wished to sue them, he would have to hand over to a third party double the amount of the claim. Again in filza 3390.

[63] Ibid. 12.7.1521.

[64] Ibid. 3.8.1521.

[65] Ibid. 6.3.1522, 19.7.1524 (permission not to sell the pawns by public auction, because of the small returns. It would suffice to proclaim publicly the termination of the loan). Ibid. 8.5., 17.12.1525, 7.2.1527. (On the death of Isaac, Benedetto (Baruch) of Casalmaggiore and Immanuel (Menahem) Norsa are appointed guardians of his sons Moses, Jacob and Solomon, ibid. 5.12.1528). Ibid. 19.2., 2.6.1529, 3.3.1530, permission to Solomon and his mother Stella, who was also his guardian, to lease the bank to Leone (Judah) Sinai of Ferrara, Angelo (Mordecai) of Colonia and the sons of Isaac Norsa. Ibid. 14.7., 28.10. 1530, 30.1.1531. Ibid. "absolution" to Isaac Porto. Ibid. 20.9.1532, permission to Isaac ben Michael Porto to purchase a house in the Contrada Ursi. Ibid. 21.9.1531, they receive permission to lease the bank to Angelo (Mordecai) of Colonia, Leone (Judah) Sinai of Ferrara and the sons of Isaac Norsa.

This considerable expansion of banking in the capital during the twenties of the sixteenth century brought about a reaction and the number of banks was reduced to four in 1532.[66] As a result, a few bankers abandoned their businesses, and others entered into partnership with the owners of the concession, or bought their banks from them.[67] However, the restriction did not last long, and soon rights were granted to other bankers. When the rights of the Jews in the state were confirmed, revisions were made in the lending arrangements, and it was stipulated that, if a borrower was the recipient of a privilege from the Duke permitting him to postpone the date of repayment of his debt, he must pay interest for the period of postponement as well.[68]

When Duke Francesco came to the throne (with Cardinal Ercole Gonzaga acting as regent), the rights were confirmed of the bankers Solomon ben Moses Norsa, and in his name, also of Leone (Judah) and Solomon of Colonia, the heirs of Isaac Norsa, Isaac Porto, Jacob ben Bonaventura (Meshulam) and Angelo (Mordecai) of Rieti, who lived in the capital.[69] The rate of interest was reduced to 25%, and the bankers were forbidden to charge interest for parts of months in respect of loans which did not exceed one and a half ducats. Pawns of less than one and a half ducats in value might be sold one year and three months after the loan was given, after the publication of the usual proclamations. The heirs of Isaac Norsa, Moses, Jacob and Solomon, received permission, in 1541, to lease their bank to Abraham and Gentiluomo (Aminadav), brothers from Lugo.[70] The authorities continued to limit the number of banks in the capital, so the rivals of the owners of the concessions offered easier conditions and demanded a smaller interest. The authorities received the offers of the new financiers favourably, and granted permission to lend to Solomon Forti (Hazak) and Vita (Haim) Massarano, Isaac Massarano, Moses ben Jacob of Marignana, Solomon of Romelino and Joseph Senigo, Lazzaro (Eleazar) and his brothers, the heirs of David Cervo, David Vigevano (who bought the bank of Vita (Haim) Massarano) and Joseph Levi. All those lent money at 20% interest.[71] In 1545 competition between the bankers became fierce and Maio (Meir) ben Jacob Italo (of Italy) agreed to accept permission to lend money at 17½%.[72] For this reason, the bankers asked the Duke not to allow Jews who did not possess a privilege entitling them to engage in banking, to lend money at interest, and the Duke acceded to their request.[73]

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[66] The four banks belonged to the heirs of Isaac Norsa, Solomon ben Moses ben Deodato (Nathaniel) (Norsa), Isaac ben Michael Porto and Abraham Portaleone and his son-in-law. The authorities permit two exceptions: to Vita (Haim) Cases for life, but he is not allowed to take partners or to transfer his right to another; and to Anselmo (Asher) Soave until the termination of the current privilege. 22.3.1533 a third exception was made: Servadio (Obadiah) ben Lazzaro (Eleazar) de Caballis until the termination of the privilege. On this occasion, a fine of 100 ducats is threatened for anyone lending despite the prohibition. The prohibition was for ten years. This step is described in J.C.A. filza 7 doc. 57, as the abolition of banking, although it was only a partial repeal.

[67] A.G.M., L.D., 29.10.1532, Anselmo (Asher) of Soave must come to an agreement with the owners of the concession. Ibid. 27.2.1533, confirmation of the agreement between Isaac ben Michael Porto and Bellaviola, daughter of Moses ben Leone (Judah) Norsa, according to which she sells him the bank she has inherited.

[68] Ibid. 26.6.1537.

[69] Ibid. 28.10.1540. In the process, a privilege was given as an "exception" to Vita (Haim) Massarano, ibid. 23.4.1537. He was the brother-in-law of Rabbi Azariah de' Rossi, who saw an ancient Spanish manuscript of his. Meor Enaim, p. 200.

[70] Ibid. 27.1.1541. The other privileges of the heirs of Isaac Norsa (see above note 65): ibid. 1.7.1530, permission to the brothers Moses, Jacob and Solomon to acquire property in the capital and the Mantovano, and also to sell a house in Quistello, and the bank

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it contained. Mandati, 33, 28.10.1532, exemption to Moses and his brothers and to their guardian Benedetto (Baruch) of Casalmaggiore from paying tax on the purchase of a piece of land (about 225 Mantuan lire). They donated the land to the great hospital of Mantua. Ibid. 37, 26.6.1537, "absolution" to Solomon ben Isaac for having had sexual relations with Christian women. He paid a penalty of 300 golden scudi. Ibid. 38, 13.2.1538, permission to the afore-mentioned brothers to sell a house. L.D., 26.5.1541, permission to the brothers to accept property in settlement of debts on condition that they sell it within two years. Ibid. 27.11.1542, permission to the brothers to conduct a transaction involving property. Ibid. 10.6.1545, permission to Moses to purchase part of a house in Governolo.

[71] Ibid. 24.2.1542, permission to lend money at interest to Isaac Massarano who offered interest of 20% as opposed to the accepted rate of 25%–30%; 6.2.1544, ditto to Abraham Levi; 28.2.1544, ditto to Moses ben Jacob Marignana; 26.3.1544, ditto to Solomon of Romelino, Joseph Senigo and Lazzaro (Eleazar) his brother, the heirs of David of Cervo. Joseph is mentioned in a ruling in 1533 in connection with a disagreement between him and his brother Simon. The arbitrators: Isaac Cohen-Porto and Samuel ben Solomon Romelino, i.e. the son of Joseph's partner in 1544. 15.11.1544, ditto, confirmation to David Vigevano and his heirs, who bought the bank from Vita (Haim) Massarano (7.10.1544); 29.4.1545, permission to Abraham Levi to sell his bank to Joseph Levi, after having failed in banking transactions and lost his property. Concerning the privilege to Isaac Massarano see also J.C.A., Book A no. 3.

[72] Ibid. 26.6.1545. He was the ancestor of the Mantuan family, which produced many doctors and printers.

[73] Ibid. 13.7.1542. Other documents and confirmation to the Mantuan bankers up to 1547: ibid. 18.10.1542, permission to Gentilla, widow of Leone (Judah) (Norsa), to continue the banking transactions of her husband. Ibid. 4.12.1542, confirmation of the rights of Solomon of Colonia. Ibid. 30.10.1543, permission to Jacob ben Bonaventura (Meshulam) to sell a house in the capital. Ibid. 25.4.1545, permission to Isaac Porto to transfer the management of his bank in the capital to Joseph Ottolenghi. Ibid. 13.9.1547, permission to Isaac Massarano to accept a house in settlement of a debt. Once more J.C.A., Book A no. 5. Ibid. 1.3.1547, permission to Stella Norsa to lease her bank to Abraham and Florio (Zemah) of Revere.

After the Jews of the Duchy of Mantua had been forbidden to lend money at interest for ten years (1547–57), the authorities once again confirmed the privileges and permits of the bankers.[74] Moreover not all the bankers in the capital who had lent money at interest before the prohibition still continued to do so, and new bankers took the places of the others. At first, five banks were opened by Isaac ben Angelo (Mordecai) delle Scuole of Fano, Gentiluomo (Aminadav) of Fano, Jacob ben Bonaventura (Meshulam), and the heirs of Angelo (Mordecai) of Rieti, Moses Bordolani and his cousin, Salvatore (Joshua) of Rimini, and Isaac Massarano. The rate of interest was 17½%, and the contracts were valid for ten years. Other Jews were forbidden to lend money at interest, either openly or in secret. It was also stipulated that if the agreements were not confirmed after ten years, the bankers might liquidate their businesses, and leave the state, together with their families, taking with them all their possessions. The Duke reserved the right to permit the opening of two more banks. The contracts laid down the arrangements for lending and in the terms, inter alia, the authorities forbade the receipt of Christian holy articles, without a written dispensation from the office of the Bishop, and silken garments, without the permission, in writing, of the guild of silk merchants. Offenders were to be punished. The authorities demanded that each transaction be recorded on a signed slip; a transaction that was not so recorded, and not written in Italian but in Hebrew, was void; and the bankers were also required to return double the value of pawns lost through negligence. A pawn pledged against a loan which did not exceed seven Mantuan lire, must be redeemed within fifteen months. After this time had elapsed the bankers must announce this publicly, and if the pawn were not redeemed it became the property of the banker. A loan of more than seven lire might be for a longer period than fifteen months, but the banker could not take compound interest. If, after fifteen months, the banker wished to cancel the loan, and the borrower did not come to redeem the pledge, it was to be sold at public auction, through an agent appointed by the Duke. The bankers' ledgers, bearing according to the law, the stamp of the authorities, furnished legal proof of the transaction, unless the borrower was able to prove his case legally. The arbitrator for disagreements between the bankers and their clients was the auditore (commissario of the Jews).[75] Shortly afterwards the Jewish banks in the Mantovano re-opened.[76]

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[74] See above in chap. 1. The new bankers came apparently from outside the state, and in particular from Bologna. Mordecai delle Scuole, father of Isaac Fano, was a banker in Bologna. See Stern, Urkundliche Beitraege, p. 77. This was also true in the case of the widow of Abraham da Pisa mentioned below. A banker by the name of Gentiluomo (Aminadav) of Fano is mentioned in 1529 in Forlì. See Garzanti, Forlì.

The Duke exercised his right to permit the opening of two more banks in the capital, when he signed an agreement with Simon (Samuel) ben Isaac Porto and Solomon ben Vita (Haim) of Ostiglia, and with Fiametta and her sons, the heirs of Abraham da Pisa, inhabitants of Bologna.[77] In 1567, he renewed the contracts with the bankers of the capital for a further period of ten years.[78] The contracts contained several new provisions: one of the banks in the capital must lend at an interest rate of 15%, while the rest of the banks might lend at a rate of 17½%. In order that the decree apply equally to all the banks, each in turn would lend at the lower rate of interest for three months, and the "bank on duty" must inform the public of this by placing a special notice at the entrance to the bank. The bankers were permitted to accept property in settlement of debts, which they were allowed to keep for three years. In the case of houses they might live in them, or let them to Christians or Jews. In 1575, the contracts laid down that pawns might only be sold after eighteen months from the date the loan was made, and if they were subsequently sold, the bankers must give the borrowers the balance which was theirs after deduction of the capital and interest. At a public auction, the bankers must give first option to Christians.[79] A year later, the Duke announced that if the bankers did not give their clients "slips", written legibly in Italian, they would have to pay a fine equal in amount to the loan. However, it was permissible to add a few words of Hebrew to the "slips". The Duke threatened with a fine four times the value of the loan any banker taking interest for parts of months as if they were complete months.[80]

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[75] A.G.M., L.D., 1.10.1557; Filze Ebrei. In L.D., 15.5.1577, permission to Isaac Massarano to sell a house in Mantua.

[76] See above in chap. 1.

[77] A.G.M., L.D., 1.7.1558, 27.4.1566. Afterwards Solomon of Ostiglia continues alone in the banking business in the capital, ibid. 26.4.1565. In 1571 he is granted permission to take as a partner Immanuel (Menahem) ben Samuel Ariano, ibid. 26.10.1571. (On their father's death, his sons, Samuel and David, continue the partnership). Solomon's rights confirmed, ibid. 23.5.1566. Fiametta (her sons Leone (Judah), Laudadio (Ishmael) and Moses) is the widow of Abraham da Pisa, from Bologna and Firenze (banker, scholar and poet). In the same period the family attempted to re-establish the family business in Tuscany, but met with no success. See Cassuto, Famiglia da Pisa, p. 230; Id., Firenze, p. 350f.

[78] A.G.M., L.D., 22.9.1567. Instead of Isaac of Fano, who had died in the meantime, come his sons Immanuel (Menahem) and Laudadio (Ishmael). The place of Moses Bordolani is taken by Grassino (Gershon) and his brothers, sons of Ventura ben Grassino (Gershon) of Venice, and Israel Porto instead of his brother Simon (Samuel).

[79] A.G.M., Filze Ebrei (3389), 30.11.1575.

[80] Ibid. 1.3.1576.

In 1577, Duke Guglielmo renewed the contracts for a period of eleven years. The rate of interest in the capital was again 17½%, while in the Mantovano it was 15%. At that time there were eight bankers in the capital and about twenty in the Mantovano. The names of the bankers in the capital were: Leone (Judah) da Pisa and his brothers, Solomon Levi, Immanuel (Menahem) and Laudadio (Ishmael), brothers da Fano, Gentiluomo (Aminadav) da Fano, Simon (Samuel) da Rimini, Angelo (Mordecai) ben Bonaventura (Meshulam), Naftali Dina, and Grassino (Gershon) da Porto.[81] The terms of their contracts were as follows: 1. They were forbidden to receive as a pawn any Christian sacred article, objects belonging to the Duke, and silken and woollen things — without a written permission from those concerned, namely the Bishop, the Duke and the silk and wool merchants' guilds. 2. If the borrower did not want to deposit a pledge with the lender, the bankers might lend against a promissory note and take a higher rate of interest — up to 20%. This rate of interest was also fixed for borrowers from abroad, and might be levied both by the banks in the capital and those in the Mantovano. The banks might lend money up to the sum of 100 scudi. They were not allowed to refuse to lend as long as they had ready money — and if they refused to make a loan they would be fined double the amount, a third of the fine going to the informer and two-thirds to the Duke's Treasury. A similar fine was imposed on inhabitants of the state who borrowed money on behalf of foreigners, in order to avoid paying the high interest rate. 3. In the capital, one banker must always lend money at an interest of 15%, and a rota would be arranged for this purpose between the various bankers in the capital. 4. A banker might transfer his business to another Jew, on condition that he inform the Duke. 5. The bankers might lend to Jews. 6. The "slips" must be written in Italian. 7. If the borrower gave the banker a false pledge he must change it for another. If the banker lost the pledge, or it was stolen from him, he must pay its full value. 8. If the borrower failed to repay his debt (referring, apparently, to a loan against a promissory note), on the agreed date, the banker might claim what was owing to him from the borrower's possessions and property. 9. The bankers might lend to monasteries and receive pawns from them. 10. The bankers were forbidden to charge interest on parts of months and reckon them as complete months. 11. If the borrower did not pay a debt, of not more than seven Mantuan lire, the banker was entitled to sell his pledge as he saw fit. If the date for repayment had passed, and the loan exceeded seven lire, the official appointed by the Duke for this purpose would sell the pledge. When the time of payment drew near (after one year and three months), the banker must proclaim this in public three times at intervals of fifteen days. If the borrower himself came to redeem the pledge within ten days of the last proclamation, he was entitled to redeem it, but he must pay the interest up to the date of redemption. On the other hand, the banker was not allowed to demand compound interest. The public auction was held at the banker's expense and he must return the balance of the money to the borrower, after deducting the capital and interest; if he did not do so, he would be fined twice the value of the pledge. One third would go to the informer and the remaining two-thirds to the Duke's treasury. 12. A borrower who received a privilege of moratorium from the Duke on his loan, must pay the interest up to the date of payment. 13. The bankers might send their sons abroad, and open branches in other cities, but the capital of the bank in Mantua must be at least ten thousand scudi, and the banker was forbidden to reduce this amount. 14. The bankers' ledgers served as legal proof, on condition that they bore the official stamp. 15. The bankers might accept grain in settlement of a debt, and they were permitted to buy grain from abroad, but they were not allowed to trade in it. 16. During a plague, an airy and suitable place must be put at the disposal of the bankers, for storing their pawns. 17. A banker wishing to leave the state before the expiration of his contract with the authorities might do so, and he might transfer his bank to a person approved by the Duke. Guglielmo confirmed the Jewish bankers' contracts again in 1587, shortly before his death. These contracts differed in no way from the previous ones, and the banks in the capital remained, as they had been, eight in number.[82]

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[81] A.G.M., L.D., 11.5.1577, Filze Ebrei (3389). Hence the family of Abraham da Pisa finally settled in Mantua. Solomon Levi is Solomon ben Vita (Haim) of Ostiglia. The full name of Naftali Dina is Naftali Ezekiel ben Joseph Dina of Guastalla (A.G.M., L.D., 5.8.1596). For him a copy of Rabbi Moses Isserles' commentary on the Shulhan Aruch was made in 1590. See Mortara, Cat. Mantova, No. XLIX.

Vincenzo I succeeded his father in 1587, and confirmed the bankers' contracts one year later.[83] In 1594 the Duke confirmed the banking contracts of Angelo (Mordecai) ben Bonaventura (Meshulam), Leone (Judah) da Pisa, Isaac Rieti, Moses Fano, and Deodato (Nathaniel) Norsa, inhabitants of the capital; he also confirmed the charters of many bankers in the Mantovano.[84] Due to the temporary improvement in the fortunes of the Monte di Pietà, the Duke

[82] Ibid. 4.2.1587. The bankers who had changed in the meanwhile were: Moses instead of Gentiluomo (Aminadav) of Fano, and Isaac Rieti instead of Grassino (Gershon) Porto. In the following year, Laudadio (Ishmael) of Fano received permission to sell his bank in the capital to Isaac, Angelo (Mordecai), Deodato (Nathaniel) and Abraham Norsa, brothers, ibid. 4.5.1588. Moses of Fano received permission to buy a house in the capital, ibid. 9.8.1598. The house was in the Montis Cellorum street (Monticelli Bianchi).

[83] Ibid. 1.9.1588, J.C.A., Book A no. 16, Book M no. 2.

[84] Ibid. 18.7., 15.8.1594, to each banker separately.

waived the decree ordering the Jews to lend at the low rate of 15% at one of their banks. He also waived, for a time, the "slips" which the bankers had to give the borrowers. The contracts were valid for a period of ten years (1597–1607). The Duke promised the Jews of Mantua that he would not allow more than eight banks to be opened in the capital and its environs. The contract of Solomon Levi (of Ostiglia) was renewed a year later. Solomon Levi lost his money, and the Duke therefore acceded to his request, that he should be allowed to discontinue lending money if he so wished.[85] In 1596, the contracts of Naftali Ezekiel ben Joseph Dina of Guastalla and his partner Anselmo (Asher) Capretti, and of Simon (Samuel) (Berettaro) of Rimini, were renewed.[86]

Jewish banking in the Mantovano reached the climax of its development in the sixteenth century. Most of the settlements established in the fifteenth century continued to exist, and only a few were abandoned.[87] On the other

[85] Ibid. 1595, day and month not recorded (between the 2nd and the 31st of July).

[86] Ibid. 5.8., 30.9.1596.

[87] Revere: A.G.M., L.D., 3.1.1500, to David and Immanuel (Menahem), sons of Isaac of Revere; 24.10.1504, to Joseph of Bellino, and Moses and his son of S. Felice; 3.3.1507, to Moses and his sons Vitale (Jehiel) and Leone (Judah); 5.7.1519, to Moses and Joseph, sons of Immanuel (Menahem) of Revere; 29.5.1529, to the above; 25.6.1535, to the above; 28.1.1539, to the above; 28.10.1540, to the above; 23.10.1557, to Vita (Haim) Massarano; 16.10.1565, to the above and Isaiah Massarano. Isaiah Massarano, banker in Revere, Ostiglia and Serravalle, bought, in 1575 (approximately), a manuscript of the Mishneh Torah, copied by his grandfather Isaiah ben Jacob Massarano, see Margoliouth, Cat. B.M., No. 485; 11.5.1577, to the above; 29.1.1587, to Isaiah Massarano only; 11.2.1594, to the above. Sermide: 4.8.1511, permission to Abraham Finzi of Bologna to sell the bank (purchased from Samuel da Pola) to Angelo (Mordecai) ben Dattilo (Joab) da Colonia; 27.6.1531, to the above; 28.10.1540, to Vitale (Jehiel) ben Abraham Finzi; 15.5.1544, permission to the above to sell the bank to Moses ben Immanuel (Menahem) of Revere and Leone (Judah) ben Solomon Zarch; 18.4.1545, to Bonaventura (Meshullam) of Sermide (identified by Colorni, Sermide, p. 38, as Bonaventura (Meshullam) Vigevano); 14.12.1545, to the afore-mentioned; 23.8.1557, to Rafael Vigevano; 11.5.1577, to the above; 29.1.1587, to the above; 15.12.1587, permission to the above to sell the bank; 27.1.1593, to Moses Vita (Hai); 18.7.1594, to the above; 1.1.1597, to the above. Sabbioneta: here there was a large Jewish settlement, especially in the days of Vespasiano Gonzaga. We know about the banks in Sabbioneta, in this period, only through the papal dispensations, published by Loevinson, Banques de Prêts, p. 182f. 16.8.1606, (extension) to the brothers Solomon, Jacob, and Benedetto (Baruch), sons of Abraham Forti (Hazak); 3.9.1610, to the above; 30.3.1618, to the above; 15.10.1619, to the above; 1.7.1640, to Ventura, Isaac and Abraham Forti (Hazak). Quistello: 28.9.1502, to the brothers Abraham and Graziadio (Hananel), sons of Immanuel (Menahem) Norsa; 6.3.1520, permission to the said Abraham to take into partnership Isaac ben Daniel Norsa; 20.12.1529, permission to Graziadio (Hananel) ben Immanuel (Menahem) Norsa to take another partner, on the death of his relative and partner, Isaac; 1.7.1530, permission to the brothers Moses, Jacob and Solomon, sons of Isaac Norsa, and to Stella, Graziosa and Speranza, the

heiresses of Graziadio (Hananel) Norsa, to sell the bank; 1.12.1534, permission to the heirs of Isaac Norsa to sell the bank to Bonaventura (Meshulam) ben Graziadio (Hananel) Galli; 18.10.1540, to the said Bonaventura (Meshulam) Galli; 12.10.1557, to the brothers David and Graziadio (Hananel) Galli; 27.8.1561, permission to the afore-mentioned to sell the bank to Lazzaro (Eleazar) Montalbotti; 17.8.1572, to Ventura, Jacob, Isaac and Sforza, sons of Lazzaro (Eleazar) Montalbotti (also in J.C.A. filza 1 doc. 31); 11.5.1577, to the afore-mentioned; 29.1.1587, to the same; 30.1.1592, to the afore-mentioned. Marcaria: 25.10.1511, confirmation of the request of the commune in Marcaria, to permit the opening of a bank by Joseph and his brothers, sons of Moses ben Leuccio (Eliah) of Rivarolo; 28.10.1540, to the afore-mentioned (the brother's name was Lazzaro (Eleazar); 30.10.1557, to Simon (Samuel) Cohen; 25.6.1562, to the same; 26.4.1565, to the same and Abraham of Colonia; 11.5.1577, to Abraham of Colonia alone. Viadana: 22.2.1509, permission to the brothers Simon (Samuel), Rafael and Isaac, sons of Daniel da Carpi to sell the bank to the brothers Immanuel (Menahem) and Simon (Samuel) Norsa; 30.7.1511, permission to the Norsa brothers to sell the bank to Jacob and Isaac, sons of Vitale (Jehiel) de Pichionis (from Piccione); 10.7.1520, to David ben Lazzaro (Eleazar) of Mariana and Eliah and grandsons de Pichionis; 9.1.1523, to Eliah, Isaac and Jacob de Pichionis; on the same date, permission to the afore-mentioned to sell the bank to Immanuel (Menahem) ben Benjamin da Fano and his son Dattilo (Joab), residents of Castelgoffredo; 9.9.1527, permission to put in their stead Guardamale and Tobia Foa; 20.12.1528, permission to the afore-mentioned to take into partnership Abraham ben Samuel de Rochetta; 10.6.1532, permission to Dattilo (Joab) ben Immanuel (Menahem) and his son Jacob, to sell the bank to Angelo (Mordecai) ben Simon (Samuel) da Colonia and his sons Solomon and Abraham; 17.10.1532, Dattilo (Joab) died and permission to sell is confirmed to the afore-mentioned Jacob; 28.10.1540, to Solomon and Abraham da Colonia; 20.10.1557, to Leone (Judah) and his brother, sons of the late Solomon (they consulted Rabbi Moses Provenzali. See Mortara, Cat. Mantova, No. XXXIX); 12.11.1568, to the afore-mentioned, and to Batsheba, widow of Salvatore (Joshua) da Colonia, guardian of their daughter Dina; 11.5.1577, to Leone (Judah) da Colonia alone; 27.9.1592, to Joseph and Jacob of Revere; 27.7.1597, to Angelo (Mordecai) da Colonia, Guardamale of Jena and Solomon Poggibonsi. Luzzara: 1.2.1563, to Jonah, Lazzaro (Eleazar) and Pedael, the heirs of Aaron of Pesaro; 5.5.1568, to Salvatore (Joshua) da Colonia; 9.11.1568, to Batsheba, widow of the afore-mentioned and guardian of their daughter Dina. Cf. Filze Ebrei, 17.8.1569; 11.5.1577, to the brothers Graziadio (Hananel) and Vitale (Jehiel) da Rieti, and to Lazzaro (Eleazar) and his brother Almagiati. These are the bankers who were involved in the controversy with Abraham Yagel Gallico of Monselice. See "Gai Hizayon", f. 45; 3.1.1581, to the brothers Rieti only; 29.1.1587, to the afore-mentioned; 1593 (day and month not noted), to the afore-mentioned. Ostiglia: 19.1.1509, to Leone (Judah) ben Moses Trabotti-Gallico; 5.12.1519, to Joseph and Moses, sons of Immanuel (Menahem) of Revere; 19.1.1520, to Leone (Judah) Trabotti; 29.5.1529, to Joseph and Moses mentioned above and then to Joseph's heirs; 28.1.1539, to Moses and Samuel (Simon) of Revere; 28.10.1540 to the afore-mentioned; 16.10.1565, to Cagim (Haim) and Isaiah ben Leone (Judah) Massarano; 11.5.1577, to the afore-mentioned; 12.9.1587, to Isaiah alone; 11.2.1594, to the afore-mentioned. Governolo: 9.5.1505, to Leuccio (Eliah) and Isaac, sons of Moses Galli; 1.3.1533, permission to Immanuel (Menahem) ben Joseph Galli to sell the bank to Benedetto (Baruch) ben Calman of Casalmaggiore; 15.11.1534, Benedetto (Baruch) sells his bank to the heirs of Isaac Norsa; 28.10.1540, to the heirs of Isaac Norsa; 12.10.1557, to Solomon of Colorno;

29.3.1569, permission to the afore-mentioned to sell the bank to Moses Galli; his will in J.C.A., Book H, 26.8.1585; 11.5.1577, to Moses Galli; 29.1.1587, to the heirs of Moses Galli; 27.11.1589, to Eliah Galli and Leone (Judah) and Dattilo (Joab) Galli; 24.9.1593, to the afore-mentioned. Castelgoffredo: Bonfiglio, Castelgoffredo, p. 135, 30.1.1540, to Jacob and his son Deodato (Nathaniel) Norsa; 1.2.1549, to the afore-mentioned. A.G.M., filza 3890, 20.5.1558, to Jacob and Prospero (Matzliah), sons of Deodato (Nathaniel) Norsa; Bonfiglio, ibid. 8.5.1568, to the afore-mentioned. Villimpenta: 14.1.1501, to the brothers Eliah and Isaac Fano of Governolo; 10.7.1520, to Menahem Finzi; 1.4.1534, permission to Immanuel (Menahem) Gallico to sell the bank to Leone (Judah) da Colonia; 22.8.1536, permission to Leone (Judah) da Colonia to sell the bank to Dattilo (Joab) and Joseph of Modena; 15.12.1536, permission to Joseph of Modena to sell the bank to Jacob Bonaventura (Meshulam); 28.10.1540, to Jacob Bonaventura (Meshulam); 10.1557 (without the day), to Joseph of Naples; 18.1.1590, to Salvatore (Joshua) Massarano; 9.2.1593, permission to Salvatore (Joshua) Massarano to sell the bank to the brothers Leone (Judah) and Dattilo (Joab) Galli. Castiglione Mantovano: 6.11.1517, permission to Isaac ben Simon (Samuel) Fano to sell the bank to his brother-in-law Dattilo (Joab) ben Joseph of Modena; 3.11.1526, permission to the said Dattilo (Joab) to sell the bank to David ben Fais of Marcaria; 28.10.1540, to Dattilo (Joab) of Modena; 19.10.1557, to the brothers Simon (Samuel) and Joseph, sons of Dattilo (Joab) of Castiglione; 29.10.1558, instead of the afore-mentioned, to Vita (Haim) Cases; 2.6.1574, to the orphans Lucina and Carissima; 11.5.1577, to the afore-mentioned. Gonzaga: 10.11.1535, to Ricca daughter of Vitale (Jehiel) Rabeni and Solomon da Argenta; 28.10.1540, to the afore-mentioned; 1.3.1543, to Moses ben Eliah of Rivarolo and Aaron of Pesaro, guardians of the aforesaid Ricca. They were entitled to lease the bank to Solomon Finzi; 9.12.1557, to Aaron of Pesaro; 1.2.1563, to the heirs of Aaron: Jonah, Lazzaro (Eleazar) and Padael; 11.5.1577, to the afore-mentioned; 3.1.1581, permission to the afore-mentioned to take partners; 29.1.1587, to the afore-mentioned. Volta: 14.7.1503, permission to Isaac of Senigallia to sell the bank to his brother-in-law Salvatore (Joshua) ben Benedetto (Baruch) ben Simon (Samuel); 25.1.1504, to Isaac, mentioned above; 10.7.1520, to the afore-mentioned, to Isaac Meldola and the brothers Lazzaro (Eleazar) and Israel of Rovigo; 30.9.1532, Isaac Senigallia sells his share of the bank to his partner Abraham of Rodigo; 28.10.1540, to the afore-mentioned; 22.4.1541, to the same; 6.12.1543, to the last-mentioned; 12.11.1557, to Daniel ben Abraham Levi, called dall'Arpa, and Joseph of Civitavecchia. Daniel, apparently, was the son of the court musician of the Gonzagas. See below chap. 7; 25.1.1575, permission to the said Joseph to take a partner; 11.5.1577, to the last-mentioned; 10.2.1580, to Zaccariah, Sabbato (Shabbetai) and Leone (Judah), sons of the late Joseph; 29.1.1587, to Leone (Judah) only; 23.12.1593, to the afore-mentioned; 2.6.1598, the same Leone receives permission to sell half the bank to his partners Moses, Daniel and Vitale (Jehiel) Melli. Borgoforte: 17.6.1504, to Isaac ben Daniel Norsa; 5.9.1514, permission to the afore-mentioned to place the management of the bank in the hands of Graziadio (Hananiel) Norsa; 10.7.1520, to the afore-mentioned; 28.10.1540, to Solomon and Abraham of Colonia; 3.2.1541, to the afore-mentioned. Mariana: 20.12.1503, to Lazzaro (Eleazar) of Germany; 16.10.1518, to David, son of the late Lazzaro (Eleazar); 28.2.1526, to the afore-mentioned; 18.6.1530, permission to Benedetto (Baruch) de Casina of Casalmaggiore to let the bank that he rented from the afore-mentioned David, to Abraham ben Simon (Samuel) da Rochetta; 24.11.1533, to the afore-mentioned Abraham, permission to buy the bank; 30.8.1538, permission to the afore-mentioned to sell the bank to Joseph of Colonia; 28.10.1540, to the afore-mentioned hand, new banking settlements were added in Serravalle, Canneto, Castellano, Casteldario, Casaloldo, Casalromano, Remedello, Dosolo, Ceresara, Goito, Castelbelforte, Rivarolo, Bozzolo, San Martino dell'Argine, Castelponzone, Isola Dovarese, Poviglio, San Benedetto, Rodigo, Redondesco, Cavriana, Suzzara, Porto Mantovano, Pomponesco, Reggiolo, Gazzuolo, Ostiano, and Castiglione delle Stiviere.[88]

Joseph; 20.1.1542, permission to the same Joseph to let the bank to Jacob Finzi of Reggio. Bigarello: 25.7.1507, to Eliah ben Aaron; 6.9.1514, to Joseph ben Isaac Galli of Governolo, on the death of the afore-mentioned Eliah, and the lack of means of his son Aaron; 28.10.1540, to Isaac and Vitale (Jehiel) Massarano. Castellucchio: 28.10.1540, to Solomon ben Immanuel (Menahem) Finzi. 5.9.1545, permission to the afore-mentioned to transfer his rights to Samuel (Simon) Meldola; 30.10.1557, to Simon (Samuel) Sacerdoti (Cohen); 25.6.1562, to the afore-mentioned; 26.4.1565, to the afore-mentioned and Abraham of Colonia; 11.5.1577, to Abraham of Colonia alone.

[88] Serravalle: ibid. 21.8.1508, to Leone (Judah) ben Moses Trabotto-Gallico; 28.10.1540, to Moses of Revere; 16.10.1565, to the afore-mentioned and to Vita (Haim) Massarano; 11.5.1577, to the afore-mentioned; 29.1.1587, to Isaiah Massarano; 11.2.1594, to the afore-mentioned. Canneto: 26.3.1512, to Isaac ben Daniel Norsa and his partner, David of Montalcino; 10.7.1520, to Dattilo (Joab) of Castiglione and to Petro and his brother; 1.9.1531, to Leone (Judah) Sinai of Colonia. He was allowed to substitute his brother Rafael. Perhaps he is the author of a collection of sayings from the Talmud and the midrashim "Judah Ya'aleh" (Jerusalem 1890). Rabbi Judah Ya'aleh of Colonia is mentioned in "Gai Hizayon", par. 93. In the year 1549, Rafael Joseph Treves composed a poem dedicated to the wife of Judah Sinai of Colonia. See Hirschfeld, Cat. Montefiore, No. 479(27b). Judah is mentioned also in a Torino manuscript, Peyron, Cat. Torino, No. 75. See Schirmann, Komoedie, p. 99; 28.10.1540, to the above; 12.10.1557, to Merlo Greco; 13.4.1564 on the death of the afore-mentioned, to Immanuel (Menahem) de Carmini of Cremona; 13.6.1567, to the afore-mentioned and his sons Rafael and Michael; 11.5.1577, to the afore-mentioned sons on their father's death; 12.9.1587, to Rafael only; 18.7.1594, to the heirs of Rafael and Michael. Castellaro: 25.8.1514, to Moses ben Abraham of Quistello; 13.5.1515, to the afore-mentioned, permission to take Samson ben Isaiah Massarano into partnership. Casteldario: 25.8.1514, to the afore-mentioned; 10.7.1520, to Sampore and Morello; 19.2.1530, to Samson ben Isaiah Massarano and his replacement, Moses ben Leone (Judah) Trabotto; 28.10.1540, to the brothers Isaac and Vitale (Jehiel) Massarano. Remedello (upper and lower), Casalromano, Casaloldo: 24.1.1515, permission to lend money in these places to Solomon the Jew, a resident of Casaloldo. Dosolo: 21.6.1517, Lazzaro (Eleazar) of Cesena in Dosolo, arbiter in the controversy concerning the bank of Moses Norsa; 1.7.1558 (also in Filze Ebrei), to the brothers Leone (Judah), Angelo (Mordecai) and Lazzaro (Eleazar) of Colonia and Joseph of Colonia; 11.5.1577, to Marco (Mordecai) Grassetto; 21.5.1587, to the brothers Bonaiuto (Azariah), Angelo (Mordecai) and Graziadio (Hananiah) Finzi, (he is Rabbi Hananiah Finzi, see chap. 8); 11.11.1585, to the afore-mentioned; 18.7.1594, to the afore-mentioned. The authorities accept the fact that only two of the brothers will reside permanently in the place with their families. Ceresara: 11.1.1518, the commune requests the establishment of a bank, Bertolotti, Ceresara. L.D., 6.2.1518, to Leuccio (Eliah) and Aaron; 25.10.1546, to Isaac

Norsa. He is permitted to take a partner; 20.7.1560, to Angelo (Mordecai) of Guastalla. Goito: 3.6.1519, to Moses of Castellazzo and his sons Jacob, Michael, Vita (Haim) and Joseph. This, apparently, is the Jewish artist who also lived in Venice. See below, chap. 7; 18.7.1527, confirmation to the sons on their father's death; 12.11.1533, in the above place to Abraham of Rodigo; 22.4.1541 to the afore-mentioned; 19.11.1545, to the afore-mentioned. The inhabitants expressed their satisfaction with the banks' services; 11.5.1577, to Joseph of Civitavecchia; 10.2.1580, to the sons of the afore-mentioned, Zaccariah, Sabbato (Shabbetai) and Leone (Judah); 29.1.1587, to Judah only; 23.12.1593, to the afore-mentioned; 2.6.1598, permission to the afore-mentioned to sell half the bank to Moses, Daniel and Vitale (Jehiel) Melli. Castelbelforte: 24.1.1520, to Moses of Quistello and his partner Gabriel. Rivarolo, Bozzolo, San Martino dell'Argine: 1.8.1522, to the brothers Joseph, Solomon and Lazzaro (Eleazar), sons of Moses Levi of Rivarolo. They have been bankers in Marcaria since 1511; hence the settlement in Rivarolo is prior to 1522. The other documents relating to these three villages in the sixteenth century have been lost, since they were not kept in the central archives in Mantua after the villages became part of the principality of Bozzolo. On the other hand, a few papal privileges have been preserved, dating from the sixteenth century and the beginning of the seventeenth, testifying to the continuation of Jewish banking in these places: Loevinson, Banques de Prêts, p. 178: Rivarolo, 3.1.1590, permission to lend money at interest to Angelo (Mordecai), Solomon and Samson Finzi of Guastalla; 25.6.1609, to Solomon, and Angelo's (Mordecai's) heirs; 15.10.1619, to Solomon, Simon and Jacob Finzi; 3.11.1633, to the heirs of Solomon, Simon and Jacob; p. 157, Bozzolo: 4.7.1607, permission to Isaac and Angelo (Mordecai) Cantoni and Aoria de Ventura and his brother; p. 23, San Martino: 26.6.1609, permission to Graziadio (Hananiah) and Bonaiuto (Azariah) Finzi and the heirs of Joseph Forti (Hazak); 15.10.1619, to the brothers Moses and Isaac Revere and Eliah and Solomon Forti (Hazak); 3.11.1633, to Eliah and Abraham Forti (Hazak). Castelponzone: L.D., 16.8.1522, to the brothers Joseph, Solomon and Lazzaro (Eleazar), sons of Moses Levi of Rivarolo. Isola Dovarese: ibid. 1522 (day and month missing), to Aaron the Jew. Poviglio: 4.6.1524, to Simon (Samuel) ben Abraham ben Benedetto (Baruch) of Colonia, residing in Viadana. The village later comes under the jurisdiction of the Prince of Guastalla; see Loevinson, op. cit., p. 173, papal permission to Lazzaro (Eleazar) Carmini, 10.9.1597. San Benedetto: 20.12.1530, to the brothers Moses, Jacob and Solomon, sons of Isaac Norsa. They were allowed to let the branch to Bonaventura (Meshulam) ben Graziadio (Hananiel) Galli of Badia; 1.12.1534, permission to the heirs of Isaac Norsa to sell the bank to the said Bonaventura (Meshulam); 2.11.1542, confirmation to the afore-mentioned; 12.10.1557 to David and Graziadio (Hananiel) Galli; 27.8.1561, to Lazzaro (Eleazar) Montalbotti; 17.8.1572, to the sons of the latter; 11.5.1577 to Ventura, Jacob, Isaac and Sforza Montalbotti; 29.1.1587, to the afore-mentioned. Rodigo: a Jewish settlement already existed in Rodigo at the beginning of the sixteenth century. The documents have been lost, since at that time Rodigo was not under the jurisdiction of the central government in Mantua. Abraham of Rodigo is mentioned as a banker who purchased banks in Volta and other places, in L.D., 30.9.1532, and others. In 1591, Rodigo was restored from the Gonzaga of Sabbioneta to the main, Mantuan, branch. From the preceding period, a papal privilege has come down to us, dated 1.6.1590, given to Isaiah ben Rafael Carpi and Florio Forti (Hazak), and also to his nephew Solomon and the heirs of Isaiah Forti (Hazak). The document states that a previous privilege had been granted in 1581. See Loevinson, op. cit., p. 179. In L.D., 11.2.1594, permission to lend money was confirmed to Solomon, Diamanta and Graziosa

Forti (Hazak). Redondesco: ibid. 24.3.1533, to Abraham ben Simon (Samuel) da Rochetta, in Mariana, permission to purchase from the heirs of the late David of Mariana the banks in Mariana and Redondesco. Thus the bank in Redondesco was founded before 1533; 30.8.1538, permission to the afore-mentioned to sell the bank to Joseph of Colonia; 28.10.1540, confirmation to the buyer; 11.5.1577, to the brothers Rafael and Michael Carmini; 29.1.1587, to the afore-mentioned; 17.7.1591, permission to Isaac Almagiati to take Abraham Montalbotti into partnership. Cavriana: 28.10.1540, to Abraham of Rodigo; 22.4.1541, half the bank is transferred to the sons of Isaac Meldola; 11.5.1577, to Joseph of Civitavecchia; 10.2.1580, to the heirs of the afore-mentioned, the brothers Zaccariah, Sabbato (Shabbetai) and Leone (Judah); 29.1.1587, to Leone (Judah) only; 23.12.1593, to the afore-mentioned, also in Goito and Volta; 2.6.1598, to the afore-mentioned, permission to sell half the bank in Goito to Moses, Daniel and Vitale (Jehiel) Melli. Suzzara: 14.11.1545, to Simon (Samuel) ben Solomon of Urbino; 24.7.1593, to Graziadio (Hananiel) and Vitale (Jehiel) of Rieti. Porto Mantovano: ibid. 1.10.1557, to Rafael Vigevano. Pomponesco: Filze Ebrei, 1.7.1558, to the brothers Leone (Judah), Angelo (Mordecai) and Lazzaro (Eleazar) of Colonia and Joseph of Colonia. Pomponesco later became the property of the Princes of Gonzaga in Bozzolo, and we possess only papal privileges at the beginning of the seventeenth century. See Loevinson, op. cit., p. 172, 4.7.1607, to the brothers Samson and Isaac Cantoni, and to Angelo (Mordecai) Cantoni and his brother; 8.2.1618, to the afore-mentioned; 15.10.1619, to the afore-mentioned; 3.12.1633, to Samson and Ventura Cantoni. Reggiolo: L.D., 1.2.1563, to Jonah, Lazzaro (Eleazar) and Padael, heirs of Aaron of Pesaro; 11.2.1594, to Padael and Leone (Judah) of Pesaro. Gazzuolo: Jews are mentioned at the beginning of the sixteenth century. L.D., 20.8.1527, Benedetto (Baruch) ben Abraham Finzi of Gazzuolo receives confirmation of the privilege of 10.7.1521, granting him the patent of innkeeper of the Mantuan community. In that period, Gazzuolo belonged to the Princes of Bozzolo. The text of the permission to lend money at interest, given by Marquis Federico of Gazzuolo to Samson Finzi, has been preserved in the Filze Ebrei. In 13.1.1566, he also received permission to transfer the bank to his son Solomon and his heirs because of his advanced years. Samson purchased the bank from Joseph and Moses Levi. Moses and Joseph's son (also named Moses), sold, in 1575 (approximately), a manuscript of the Mishneh Torah to Isaiah Massarano, banker in Revere, Ostiglia and Serravalle. See Margoliouth, Cat. B.M., No. 485. When Gazzuolo returned to the direct ownership of the dukes of Mantua the privileges were recorded in the L.D.: 5.2.1571 confirmation of the rights of Solomon Finzi; 1.7.1575, to the sons of the afore-mentioned, Bonaiuto (Azariah), Angelo (Mordecai) and Graziadio (Hananiah); 11.5.1577, to the afore-mentioned; 24.3.1583, to the afore-mentioned; 27.11.1589, to the afore-mentioned; 2.11.1590, instead of the afore-mentioned, to Moses, Isaac and Dolce Almagiati; 18.7.1594, to the brothers Finzi once more. Ostiano: this small town was acquired by Marquis Gianfrancesco in 1415, but Marquis Ludovico bequeathed it in his will to one of his sons (1478), and it was later annexed to the territory of the Prince of Bozzolo. The charters of the Jews of Ostiano were therefore not recorded in the L.D. of Mantua. Jews were to be found there from the beginning of the sixteenth century at least. In 1521, there were more than a "minyan" of Jews: Responsa of Rabbi Azriel Diena ms., no. 23, cited by Asaf, Diena, p. 125. From the answer it appears that the settlement was established by Italians who were later joined by Ashkenazim. Cf., Wiener, Mazkeret, p. 78. The responsa of R. Judah Minz and R. Meir of Padua, no. 61, deal with the "lending shop" (i.e. bank) in Ostiano. Loevinson, op. cit., p. 169, published several papal privileges to the bankers in Ostiano from

Banking at the beginning of the seventeenth century

At the beginning of the seventeenth century Duke Vincenzo ordered the rate of interest on loans against promissory notes, to be reduced to 17½%, the same rate as on loans against a pawn, and he also demanded that a bank again be opened in the capital to lend money at 15%.[89] He tried to restrict the bankers in other ways too, and to this end sought to impose strict surveillance of the bankers' pawns. In 1603, an order was issued on behalf of the authorities, obliging the bankers to register all household utensils and furniture given to them as pledges, at the office of the deputy chief of police in Mantua. The bankers presented a petition to annul the order, but we do not know the outcome of the request.[90]

In 1605, the bankers' rights were renewed for an additional period of ten years, from 1607, and at that time there were six banks in the capital and nearly thirty in the Mantovano.[91] The bankowners in the capital were Naftali

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the end of the sixteenth and the beginning of the seventeenth centuries: 8.4.1596, to Michael ben Simon (Samuel) Porto; 7.1611 (day not recorded), to Angelo (Mordecai) ben Michael Porto and Simon (Samuel) ben Israel Finzi; 15.10.1519, to the brothers Simon (Samuel), Immanuel (Menahem), Isaac and Naftali Finzi, and their partner Angelo (Mordecai) Porto; 23.6.1633, to Angelo (Mordecai) Porto and Jacob and Isaac Finzi. In the nineteenth century, the community of Ostiano was affiliated to the Mantuan community. Castiglione delle Stiviere: also belonged to one of the princes of Gonzaga, and our knowledge of the banks is based on the papal charters cited by Loevinson, op. cit., p. 162: 27.3.1598, to Angelo (Mordecai) Levi; 16.1.1615, to Moses Levi; 28.8.1627, to Solomon Bordelano. In this connection, the Jewish settlement in Guastalla should be mentioned. This town was the capital of the principality (and later the dukedom) of one of the branches of the house of Gonzaga. The last of the Mantuan Gonzaga annexed it. Apparently, there was a large Jewish settlement in Guastalla, judging by the surnames of many families living in Mantua and the Mantovano. The banking family Massarano, of Mantua, had a branch in Guastalla. See Loevinson, op. cit., p. 59f. In the seventeenth century it possessed an organized community. This is apparent from a few letters sent by the community in Guastalla to the Mantuan community, which have been preserved in the J.C.A. in Mantua. They are signed by three massari of Guastalla. See also Loevinson, Parma, Piacenza e Guastalla. And see above, chap. 1, with regard to the temporary annexation of Guastalla to the Duchy of Mantua.

[89] A.G.M., Filze Ebrei (3390), 31.1.1602.

[90] J.C.A., filza 8 doc. 45, 11.10.1603. The petition was presented on 20.10.1603. In the same year he sold an "absolution" to the bankers. A.G.M., L.D., 19.4.1603.

[91] A.G.M., L.D., 13–14.10.1605. The banks in the Mantovano were in Canneto, Luzzara, Suzzara, Volta, Goito, Cavriana, Gazzuolo, Dosolo, Gonzaga, Reggiolo, Sermide, Governolo, Villimpenta, Revere, Ostiglia, Serravalle, Rodigo, Quistello, San Benedetto, Viadana and Redondesco. The rights of the bankers in Castelgoffredo were renewed in 1603. L.D., 21.1.1603. On the other bankers in the villages of the Mantovano, which were not dependent on the central government, see above.

Ezekiel Dina of Guastalla, and Anselmo (Asher) Capretti, Angelo (Mordecai) ben Bonaventura (Meshulam) Sullam; Baruch Naftali Norsa[92]; Angelo (Mordecai) and Simon (Samuel) da Rieti; Solomon, Isaac and Moses, sons of Deodato (Nathaniel) Norsa; Leone (Judah) and Dattilo (Joab) Galli instead of Leone (Judah) da Pisa.[93]

When the authorities established the ghetto in 1610–11, the community demanded that each of the eight bankers be given a spacious house which would serve as business premises and a storehouse for grain and pledges, as well as living quarters for himself, the members of his family, his clerks and servants, children's tutors etc.[94]

Francesco II, who inherited the Duchy on his father's death in 1612, began his dealings with the Jewish bankers by publishing a proclamation prohibiting loans not in cash, for it appeared that the bankers were accustomed to sell goods on credit, charging a higher rate of interest than on monetary loans. It was stipulated, therefore, that the bankers might sell their goods to merchants only, and only those bankers who were also shopkeepers received permission to sell their goods in shops on credit.[95] During his short rule, which lasted less than one year, Francesco confirmed the rights of the Jews and the bankers, without making any changes.[96]

Ferdinando, who succeeded Francesco II, also confirmed the rights given by his predecessors without changes, and added to the confirmation an "absolution" for the community and the bankers.[97] These rights were confirmed again in 1615 for a further period of ten years, beginning in 1617, and a papal privilege was also worded to this effect.[98] The bankers in the capital in this

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[92] He bought the bank from Salvatore (Joshua) and Gentiluomo (Aminadav) Berettaro, sons of Simon (Samuel) of Rimini, A.G.M., L.D., 15.12.1601.

[93] Abraham Portaleone, the physician, joined the bank as a partner, ibid. 2.1.1607. A further "absolution" to the bankers, ibid. 14.7.1608. This "absolution" stipulates that in case of a banker's "error" up to one scudo, he must pay the borrower the amount of the "error", and the Treasury four times as much. If the "error" amounts to from one to six scudi, a fine of ten scudi for every scudo of the amount of the "error" was instituted. The bankers were exempt from litigation in these cases. If the sum were greater than six scudi, they would be tried according to the law. In the same year, the bankers presented a petition to the Duke (through Immanuel Pontremoli), asking for permission to collect debts in the form of agricultural products; they claimed that there was no other way of receiving their debts. They note that this had been their custom in the past. A.G.M., Filze Ebrei, 18.7.1608, approved.

[94] J.C.A., filza 11 doc. 18.

[95] J.C.A., filza 27 doc. 52; Book T no. 10, printed proclamation, 24.2.1612.

[96] A.G.M., L.D., 15.4.1612, J.C.A., Book A no. 23, Book GLO no. 18, Book M no. 33.

[97] A.G.M., ibid. 13.11.1613, J.C.A., Book A no. 24, Book GLO no. 20, Book M no. 36.

[98] A.G.M., ibid. 23.6.1615. And see above, chap. 1.

period were: Moses and Rafael, sons of Bonaventura (Meshulam) (Sullam), and their partners Moses Melli and his son, Aaron; Abraham and Zippora Portaleone, the heirs of Leone (Judah) and Dattilo (Joab) Galli, and their partner David Portaleone; Anselmo (Asher) Capretti; the brothers Solomon, Moses and Isaac, sons of Deodato (Nathaniel) Norsa, and the brothers Solomon and Moses, sons of Abraham Norsa.[99] An edict of 1617 introduced a change in the terms of lending, and allowed the bankers to receive crucifixes and Christian holy pictures, not used for worship, as pledges.[100] The privilege given by the Duke to the apostate Jew, Giovan Battista Renato Perfetti, who was a court dancer, brought a further change in the terms of lending. In 1614, Perfetti received a patent for life (in return for his services at court) to levy two quattrini from every lira raised from the sale of pledges. This payment was to be a charge upon the bankers, not the borrowers. In 1621, Perfetti leased the income to a Jewish musician, Solomon de' Rossi, in return for an annual payment of two hundred scudi and ten geese.[101] In 1627, the Duke decreed that henceforth the bankers should pay a fixed sum of one hundred and fifty scudi per annum to the holder of the patent, and fifty scudi to the Treasury. In the mid-seventeenth century they returned to the first arrangement, which obliged the holder of the patent to levy the tax on each pledge separately.[102] The tax was abolished only in the mid-eighteenth century.[103] In 1623, the authorities brought a case against the bankers in the capital and throughout the state, for receiving grain as payment from the borrowers, and buying grain from private people, in infringement of the existing orders on this subject; it was intended to punish the miscreant bankers severely.[104] In the same year Jews and Christians were forbidden to buy pledges put up for sale at public auctions unless they were merchants dealing in that particular commodity.[105]

In 1626, the contracts of the bankers in the capital and the Mantovano were renewed for a further ten years beginning in 1627. The banks in the capital numbered six, and they were concentrated in the hands of four bankers, who had been given permission to transfer two of them to other bankers. The bankers in the capital were: Prospero (Matsliah) ben Benedetto (Baruch) Levi and Moses ben Jacob Capretti; Solomon and Isaac, sons of Deodato (Nathaniel) Norsa, and Solomon, Lazzaro (Eleazar) and Moses, sons of Abraham Norsa; Benedetto (Baruch) ben Baruch Naftali Norsa and his other heirs, and Moses and Rafael, sons of Bonaventura (Meshulam) (Sullam).[106] This "contract" is a kind of milestone in the history of Jewish banking in the Duchy of Mantua. On the one hand it embodies the whole development of Jewish banking over a period of more than two centuries, from its foundation at the end of the fourteenth century, and on the other, it serves as a basis for Jewish banking in the years to come, almost until its abolition at the beginning of the nineteenth century. In the second period of Jewish banking, hardly any changes are introduced in the terms of lending money at interest, and all the confirmations given to the bankers from 1626 onwards cite this contract as a basis and binding form, except for those confirmations given in the second half of the eighteenth century just before the abolition of lending.

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[99] A.G.M., ibid. 1.8.1616, 30.3.1617, 3.7.1617.

[100] A.G.M., ibid. 3.8.1617.

[101] A.G.M., ibid. 20.1.1614, 3.8.1616. Filze Ebrei (3390), and filza 3010, 5.11.1621, 1.12.1621. Apart from the first document, in which the sum of two quattrini appears, sessino is always used. Two quattrini are eight dinars, while a sessino is usually six dinars, although it is sometimes reckoned as two quattrini. Hence, it is not clear whether the tax amounted to six or eight dinars, i.e. a rate of $2\frac{1}{2}\%$ or $3\frac{1}{3}\%$.

[102] J.C.A., filza 20 doc. 21; A.G.M., Filze Ebrei (3090) and filza 3010, 1.12.1627. Additional instructions on this matter, ibid. 13.5.1641, 4.6.1641, 18.5.1650, 9.5.1672.

[103] A.G.M., Filze Ebrei (3390), 19.9.1754.

[104] A.G.M., ibid. (3391), 18.11.1623.

[105] A.G.M., ibid. 25.7.1623.

The privilege of 1626 contains twenty-eight paragraphs: 1) Bankers were prohibited from accepting Christian sacred articles, used in worship, as pledges, unless prior permission had been obtained, in writing, from the Bishop's deputy. On the other hand, they might accept crosses and Christian sacred pictures, not used for worship. They were also forbidden, to receive as a pledge, vessels or utensils belonging to the Duke, without written permission. They were not allowed to receive raw cloth, without the permission of the officers of the manufacturers' and merchants' guilds, but they might accept this freely from members of guilds. This restriction did not apply to finished cloth. If a banker lent money against pawns of this kind, stolen from one of the merchants, he must return the goods to their owner, and forfeit the capital and the interest; a third of the money would go to the informer and two-thirds to the Treasury. 2. The bankers were permitted to lend against a pawn, or without one, by "private" and "public" deed, and also by a verbal agreement only. If they lent a sum worth more than the pledge, the borrower had to return the capital and the interest in full, whether he redeemed the pledge or whether he did not and the pledge was sold at public auction. 3) The rate of interest was fixed at 17½%. The banker might demand payment of interest also on parts of months. The borrower must return the loan in the

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[106] A.G.M., L.D., 27.2.1626; J.C.A., Book M no. 57; filza 34 doc. 28; filza 75 doc. 49.

same coinage, but the interest is calculated on the basis of the rate of exchange at the time the loan was given.[107]

4) Each banker in the capital, in turn, must lend for three months at an interest of 12½% and up to six scudi, and the bank "on duty" must announce this at the entrance. 5) The bankers might take partners in their businesses, on condition that they inform the Treasury of this. If they intend to transfer the bank to another person, they must obtain the Duke's consent to that person. If one of the bankers died, the heirs might continue the business without special permission from the Duke, provided the bank remained a single institution and the heirs worked in partnership. The heirs and other partners were allowed to change their investments in the bank amongst themselves, without a permit from the authorities. But the disposal of a bank which no longer had any owners, reverted to the Duke, and he might hand it over to whomsoever he thought suitable. 6) The bankers might borrow money at interest from other Jews in the Duchy of Mantua, and elsewhere. They might use the pledges in their possession, provided that their use did not cause damage to the owners.

7) They must give the borrowers "slips" written clearly in Italian. The "slip" must state the name of the borrower, the duration of the loan and its amount, and the nature of the pledge. The "slip" would be registered in the banker's "book of pledges" (ledger). If the "slip" got lost, the banker would return the pledge in exchange for a copy made by the Treasury official. 8) A borrower who gave a false pledge, or one not worth the declared amount, must change it for another immediately, or he must return the capital and the interest. 9) If the pledge is stolen or lost through no fault of the banker, the latter must return a sum equal to double the amount of the capital, unless the borrower can prove on oath and with the aid of other evidence, that the pledge was worth more than twice the capital. When there were differences of opinion, and doubts arose, the matter was to be brought before a court.

10) The courts must deal urgently with matters concerning the bankers, their agents and their clerks. The bankers might receive real estate as payment, and this entitled the borrowers to deduct a quarter of their debt, according to the law, but the bankers must sell it within three years, to those possessing the right to own real estate. During this period, they might live in the houses they had acquired in this way, and let them to Christians or Jews. If land came into their possession they might lease it to Christians only. 11) They might hire out vessels, cloth and other pledged goods to monasteries and

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[107] This order refers to the changes in the rate of exchange, which were numerous in this period.

private people. If the pledges became damaged, the court of law determined the extent of the damage, and the bankers must compensate the owners of the pledges and the hirers must do likewise to the bankers. 12) If a mistake occurred in a banker's reckoning, and for example, he gave clipped coins to the borrower, up to the amount of one scudo each time, he must compensate the borrower, and pay a fine to the Duke's Treasury at a rate of four times the amount of the mistake. If the banker's error exceeded one scudo, up to six scudi, the case would be judged according to the law. The borrower had to make his charge within one month of the act, and if he did not do so he forfeited his right.

13) The bankers did not have to return the pledges as long as the borrower did not pay the amount of the capital and interest. On the other hand, they must return stolen pledges to their owners without payment, when they were discovered to be stolen. 14) The owners of the pledges might redeem them within one year and three months of the date the loan was given, and if they did not redeem them, and the banker did not want to keep them, he must publish three public proclamations at intervals of fifteen days. If the borrowers wished to redeem their pledges within ten days of the last proclamation (i.e. forty days from the publication of the first proclamation), they were entitled to do so, on condition that they repaid the capital and the interest which had accrued up to the day of redemption; the bankers were not allowed to demand compound interest. Afterwards the pledges were to be submitted to the Duke's officials, appointed for this purpose, to be sold at public auction. After paying the banker his due, and deducting four dinars for the officials, the rest of the money was deposited in the Monte di Pietà in the name of the owner of the pledge. The public sales were held near the banks, in the presence of the clerks and notaries, according to the provisions of the law. 15) In general the Duke would not grant the borrowers privileges which would allow them to postpone the date of repayment of their debts to the bankers. However, if, as an exception, such a privilege was granted, it applied only to postponement of repaying the capital; the interest was to be paid at the appointed time. The borrowers were also obliged to give suitable guarantees that they would repay the capital at the later date, otherwise they could not enjoy the benefits of the privilege, in so far as it concerned a debt owed to the Jewish bankers.

16) The commander of the infantry, the commanding officers of the cavalry and all the Duke's ministers were obliged to accede to the bankers' demand and allow their men to appear before the judge of the Jews, or another judge, to investigate claims connected with a loan. 17) The bankers' sons might leave the country and open banks abroad, providing that the capital of the main bank in the Duchy of Mantua was at least ten thousand scudi. 18) The

bankers' ledgers, stamped with the official seal and certified by a notary, constitute legal proof, unless the borrower can prove that they are not properly drawn up. 19) The Duke's official must issue instructions each year concerning the collecting of debts in the form of crops, and the bankers had to inform the official of the names of the borrowers and the amount of grain due to them to repay the debt. The bankers in the Mantovano must receive a permit from the local judges, allowing them to bring the produce to their houses. Every banker was allowed to deal in imported grain.

20) In time of plague, the bankers were to have placed at their disposal a safe place to store their pledges, and the bankers of the Mantovano were allowed to bring their pledges to the capital, and keep them there during the plague. 21) The bankers were exempt from paying taxes (except for the privileges). 22) If they had no ready money, it was forbidden to demand that they give loans, even to the commune or other public bodies. The bankers were allowed to lend even on high days ond holy days, with the exception of Christmas, Easter, Whitsuntide, Corpus Christi and St. Barbara's Day. 23) The borrowers were allowed to pay their debt with the aid of a new loan. 24) The pledges brought from the Mantovano to the capital were dutiable, as were pledges brought from abroad, if the value exceeded four scudi. 25) The bankers must clean the pledges twice a year, and keep cats in their warehouses. 26) They were allowed to accept the guarantee of a guarantor, seeking to assist a borrower who did not pay his debt. 27) The Duke undertook not to allow the opening of banks, other than the six banks in the capital, during the ten years in which the privilege was in force. 28) When the ten years had expired, the bankers were allowed to leave their businesses, and during the next two years they were allowed to realize their debts and wind up their affairs, to transfer their banks to someone who met with the Duke's approval, and to leave the country with their families, taking with them all their possessions. This contract applied both to the bankers in the capital and those in the Mantovano, and was confirmed by Duke Vincenzo II, at the end of 1626, and by Duke Carlo I at the beginning of 1628.[108]

In the first three decades of the seventeenth century, most of the Jewish banks, founded in the Mantovano in previous centuries, remained in existence, and the rights of the money-lenders in the provincial towns were confirmed and renewed from time to time, as they were in the capital.[109] The War of the Mantuan Succession, the "Sack of Mantua", and the Great Plague, which occurred in the years 1629/30, caused the collapse of Jewish banking in the capital and the Mantovano.

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[108] A.G.M., L.D., 21.12.1626, J.C.A., Book A no. 26, Book M no. 54. A.G.M., L.D., 16.2.1628, J.C.A., Book A. no. 29, Book M no. 56.

[109] Canneto: A.G.M., L.D., 13.10.1605, the right to lend, to the heirs of Rafael and Michael, sons of Immanuel (Menahem) Carmini of Cremona; 1.8.1616 to Leone (Judah) Fano. Angelo (Mordecai) Sacerdoti (Cohen) and the partner Prospero (Matzliah) (Rossena).

Later, also to Joseph Levi and Leone (Judah) Norsa; 27.2.1626, to Angelo (Mordecai) Sacerdote (Cohen) and the heirs of Leone (Judah) Fano. Castelgoffredo: 21.1.1603, confirmation to Moses Norsa; 28.10.1612, to the brothers David, Isaac and Leone (Judah), sons of Moses Norsa. Cavriana: 13.10.1605, to Leone (Judah) of Civitavecchia and his partner David Milio; 27.2.1626, to Abraham Senigallia, to Simon (Samuel) Melli and the heirs of Leone (Judah) da Balma of Fano. Dosolo: 13.10.1605, to the brothers Bonaiuto (Azariah), Angelo (Mordecai) and Graziadio (Hananiah) Finzi; 13.11.1609, permission to sell the bank to the sons of Joseph Fano. Gazzuolo: 13.10.1605, to the brothers Bonaiuto (Azariah), Angelo (Mordecai) and Graziadio (Hananiah) Finzi, 13.11.1609, permission to sell the bank to the sons of Joseph Fano. 27.2.1626, to Angelo (Mordecai) and Gabriel Guastalla. Goito: 13.10.1605, to Leone (Judah) of Civitavecchia and his partner, David Milio; 29.10.1605, permission to the above to sell woollen garments; 27.2.1626, to Abraham Senigallia, Simon (Samuel) Melli and the heirs of Leone (Judah) da Balma of Fano. Gonzaga: 13.10.1605, to Fedele (Neeman) and Jonah of Pesaro, and to Moses Milio; 1.8.1616, to Joseph and Zaccariah Melli; 27.2.1626, to the afore-mentioned. Governolo: 13.10.1605, to Leone (Judah) and Dattilo (Joab) Galli; 1.8.1616, to Abraham and Zippora Portaleone; 19.7.1619, (filza 3010), permission to Aaron Sullam and his brothers to purchase half the bank; 27.2.1626, to Michael Vita (Hai), Aaron Sullam, Abraham and Zippora Portaleone. Luzzara: 13.10.1605, to the brothers Graziadio (Hananel) and Vitale (Jehiel), da Rieti; 15.10.1617, ditto; 27.2.1626, to the heirs of Angelo (Mordecai) Fano. Ostiglia: 13.10.1605, to Jacob, Anselmo (Asher), Graziadio (Hananel), Crescino (Gershon) and Solomon, the heirs of Isaiah Massarano, and to Isaiah Massarano (the grandson) and Abraham Norsa; 1.8.1616, to the afore-mentioned and subsequently to their heirs Immanuel (Menahem) and Lazzaro (Eleazar) Montalbotto; 27.2.1626, to Immanuel (Menahem) and the heirs of Lazzaro (Eleazar) Montalbotto. Redondesco: 18.7.1601, to Abraham Montalbotto; 13.10.1605, to the afore-mentioned; 1.8.1616, to the brothers Immanuel (Menahem) and Lazzaro (Eleazar) Montalbotto; 27.2.1626, to the brothers Daniel, Isaac and Leone (Judah) Norsa. Reggiolo: 13.10.1605, to Fedele (Neeman) and Jonah of Pesaro and Moses Milio; 1.8.1616, to Joseph and Zaccariah Melli; 27.2.1626, to Joseph only. Revere: 13.10.1605, to the brothers Jacob, Anselmo (Asher), Graziadio (Hananel), Crescino (Gershon) and Solomon, the heirs of Isaiah Massarano, Isaiah (the grandson) Massarano, and Abraham Norsa; 28.10.1605, confirmation to Jacob Massarano and his brother; 1.8.1616, to Lazzaro (Eleazar) and Graziadio (Hananel) Norsa, brothers; 27.2.1626, to the afore-mentioned. Rodigo: 13.8.1601, permission to Solomon, Diamanta and Graziosa Forti (Hazak) to take as agents Angelo (Mordecai) da Nola, Samuel ben Isaac Shalit, and Jacob ben Simon (Samuel) Senigo; 13.10.1605, to Eliah Fano; 1.8.1616, to Joseph Levi Mortara and the heirs of Moses Norsa; 27.2.1626, to Eliah Forti (Hazak) and Moses de Fubine (near Alessandria della Paglia). San Benedetto: 13.10.1605, to Jacob ben Leone (Judah) Montalbotto; to the afore-mentioned and subsequently to his heirs, Immanuel (Menahem) and Lazzaro (Eleazar) Montalbotto; 27.2.1626, to the afore-mentioned heirs. Sermide: 14.10.1605, to Moses Vita (Hai); 27.2.1626, to Isaac, Simon (Samuel) and Naftali, heirs of the afore-mentioned. Serravalle: 13.10.1605, to Anselmo

Banking in the period following the return of the Jews to Mantua, up to the end of Gonzaga rule.

With the Jews' return to Mantua, Jewish banking in the capital revived to some extent, although it never regained its former prosperity. In the Mantovano it received a mortal blow, and all attempts to revive it failed.[110]

(Asher), Graziadio (Hananiel), Crescino (Gershon) and Solomon, the heirs of Isaiah Massarano and Isaiah (the grandson) Massarano, and Abraham Norsa; 1.8.1616, to Lazzaro (Eliezer) and Graziadio (Hananel) Norsa. Suzzara: 13.10.1605, to Graziadio (Hananiel) and Vitale (Jehiel) da Rieti; 15.10.1617, to Graziadio (Hananiel) only; 27.2.1626, to the heirs of Angelo (Mordecai) of Fano. Viadana: 13.10.1605, to Angelo (Mordecai) da Colonia and Guardamus of Jena, and Solomon da Poggibonsi; 1.8.1616, to Vitale (Jehiel) and Simon (Samuel) Melli and Consiglio (Yekutiel) Ottolenghi; 27.2.1626, to the afore-mentioned and to Ventura Foa, Isaac Fano and Sara Melli. Villimpenta: 4.4.1601, to the brothers Leone (Judah) and Dattilo (Joab) Galli; 13.10.1605, to the afore-mentioned; 1.8.1616, to Abraham and Zippora Portaleone; 27.2.1626, to the afore-mentioned and to Michael Vita (Hai), Aaron Sullam and his brothers. Volta: 13.10.1605, to Leone (Judah) da Civitavecchia and David Milio; 29.10.1605, permission to the afore-mentioned to sell woollen garments; 27.2.1626, to Abraham Senigallia and his brothers and nephews, Simon (Samuel) Melli and the heirs of Leone (Judah) da Balma of Fano (cf. J.C.A., filza 34 doc. 28). On the banks in those villages in the Mantovano owing allegiance to other Gonzaga rulers, see above.

[110] Governolo: A.G.M., filza 3010, 30.8.1649, Anselmo (Asher), Vivanti (Hai) received permission to transfer the operation of his bank to Immanuel Montalbotto, Sarah Norsa-Montalbotto and Zaccariah Vivanti (Hai). L.D., 24.7.1664, permission to lend to Angelo (Mordecai) Corinaldi. Ostiglia: L.D., 4.6.1639, permission to lend to Aaron Melli and his brother. Quistello: filza 3010, 30.8.1649, to Anselmo (Asher) Vivanti (Hai) ditto. Revere: L.D., 4.6.1639, to Aaron Melli and his brothers. Ibid. 22.7.1664, to the afore-mentioned. Sermide: to Simon (Samuel) Vita (Hai) 1631, cf. above. L.D., 3.9.1647, to Graziadio (Hananiel) Massarano and his brother, instead of Naftali Vita. J.C.A., M.B. E 93a, 4.1.1671, the Council allows Moses ben Azriel Alatino to settle in Sermide and open a bank there. However, in L.D. there is no mention of the granting of permission to lend money at interest to Alatino. See Colorni, Sermide, p. 42. Serravalle: L.D. 4.6.1639, permission to lend to Aaron Melli and his brother. Viadana: filza 3010, 1.3.1659, permission to lend to Nissim Cologna, Leone (Judah) Pesaro, Simon (Samuel) Vitale and his brother, and the heirs of Matassia (Mathias) Portaleone. In the petition of the afore-mentioned, dated 27.2.1659, it is stated that the first two are residents of Viadana, while the brothers Vitale come from Alessandria. They based their request on the inclusion of Viadana in the list of places where money-lending had been allowed by the Pope. The privilege had not been used up to the date the petition was presented, since the previous bankers in Viadana had lost their money, and were bereft of capital. Cf. Loevinson, Banques de Prêts, p. 70f., the granting of permission to engage in banking in Mantua and the Mantovano, by Innocent X, on 10.5.1647. The privilege covers ten banks in the Duchy of Mantua, for a period of thirty years. J.C.A., M.B. E 37a, 1.9.1647. Expenses for obtaining the privilege at Rome.

After the expulsion, the first banks were established in the capital at the Duke's request, and not voluntarily by the Jews, but in the course of time lending transactions began to bring in profits, and there were Jews who sought to acquire for themselves privileges permitting the lending of money at interest. The terms of the loan were like the terms of the "contract" of 1626, with a few minor changes: 1) A borrower repaying his debt and redeeming his pledge within fifteen days of the giving of the loan must pay interest for half a month, and if he redeems the pledge after that date and before the end of the month, he must pay interest for the whole month. 2) The bankers' ledgers must also be written in Italian (in addition to the Hebrew), to enable the accounts to be investigated if a controversy should arise between the borrower and the banker. 3) All the pledges, even those of little value, must be sold by public auction, after the publication of proclamations concerning the sale of the pledge. In the Mantovano, the proclamations must be published on feast days, when the public would throng the streets of the small towns and villages. 4) The bankers in the capital might open their businesses on festivals only after the third ringing of bells, namely at eight in the morning; and the bankers in the Mantovano might do so after the first mass. 5) The bankers might keep weapons in their houses, including fire-arms, to defend their lives and property. 6) They were allowed to leave the country and even to emigrate, on condition that the banks would be operated properly by their agents and clerks.[111]

At the end of his reign, Carlo I again confirmed the privileges of the community and the bankers, for a further period of ten years, beginning in 1638, without making any change in the matter of lending money at interest.[112]

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[111] A.G.M., L.D., 20.12.1632, J.C.A., filza 34 doc. 28, Book M no. 59. M.B. D1 32b, 19.12.1632. Resolution of the community: Whoever takes upon himself the operation of the first bank, the establishment of which is demanded by the Duke, will not pay (for the bankers tax unit) a higher tax than for the merchants tax unit. The community was prepared to hand over the first bank without claiming any kind of income. Ibid. 20.12.1632, it appeared that the community would have to put the bank in the hands of a group of people. Ibid. 38a–39a, Shabbat pericope Shemot 5393, the Duke demands that the first bank be established immediately. Nobody could be found who was willing to undertake the task. It was resolved that the twelve most wealthy Jews in Mantua, should take the banking business upon themselves. The community would be obliged to take the bank back and to repay the investors, if, in the period of the current charter of privileges, the Duke changed the terms of lending. If the group invested more than ten thousand scudi, the community would be free of this condition. M.B. E 10a, 16.12. 1635, the community established one bank, and nobody could be found to undertake to open the second. Appointment of ten people to operate the second bank on behalf of the community. They are entitled to transfer the ownership.

[112] A.G.M., L.D., 30.10.1636, J.C.A., Book M no. 60, filza 34 doc. 28.

Under the rule of Carlo I (after the events of 1630), there were only two banks in the capital, which were maintained by the community and financed by its wealthy members. Only in the days of his successor, Carlo II, was a third bank opened in the capital. In 1642, permission was granted to Abraham ben Angelo (Mordecai) Finzi on behalf of the Duchess Maria, the Duke's regent, to found a new bank in Mantua. She also confirmed the charters given by Carlo I. The other bankers in the capital in this period were: Lazzaro (Eleazar) Franchettti and Solomon Jonah of Casale Monferrato, Isaac Norsa and Matassia (Mathias) Portaleone (1648), Simon (Samuel) Norsa (1649) and Leone (Judah) Sforno (1650).[113] In 1649 the authorities again ordered the bankers to deposit at the Monte di Pietà the balance of the proceeds from the sale of the pawns. This order was reissued in 1657, apparently because the bankers were not punctilious in its execution.[114] The Pope also renewed the rights of the Jewish bankers in Mantua, in 1647, for a further thirty years. Because of the decline in business, he only approved ten banks this time.[115] In 1651, the privileges of the community and the bankers were renewed for eight years, beginning in 1658.[116] In the years 1639–1656, the Jewish bankers in the capital and the Mantovano were accused of flouting the regulations concerning the "slips" given to the borrowers. At that time, the number of banks in the capital was eight, and in the Mantovano only two.[117] Control of the sale of pawns in the ghetto was in that period farmed out to Jews.[118] In 1661 Carlo II renewed the privileges for the last time for a period of eight years, beginning in 1666.[119]

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[113] A.G.M., L.D., 28.2.1642, permission to Abraham ben Angelo (Mordecai) Finzi to open a third bank in Mantua. Filza 3010 (Commissioni Ducali, Banchi degli Ebrei, 1619/59), 16.1.1648, Lazzaro (Eleazar) Franchetti seeks permission to open a bank in Mantua. Confirmed, 19.5.1648. 26.6.1648, permission to Solomon Jonah of Casale Monferrato to open a bank in Mantua. 20.10.1650, permission to Leon Sforno to open another bank in Mantua, and the waiving of payment in return for his services to the Duchess, in connection with the nuptials of her son Carlo. Sforno had been prior to this, one of the partners in the two banks of the community, "and his income was small". 26.6.1649 permission to lend to Simon (Samuel) Norsa. 24.10.1648, permission to lend to Isaac, Norsa; he was permitted to take partners. 24.9.1648, ditto to (Matassia) Mathias Portaleone. In filza 3010 details of the case brought against Abraham Finzi and his son Solomon for infringing the orders in connection with lending money at interest. They were fined 300 Spanish doubloons, 15.3.1650.

[114] A.G.M., Filza 3010, 40.9.1649; filza 2042/3, 4.7.1657.

[115] Loevinson, Banques de Prêts, p. 70, 10.5.1647 (and see above). After this no more "general" privileges were given. The same Pope allows Bonaiuto (Azriel) Sforno to lend money at interest for twenty years in Mantua, 4.8.1651; to Isaac Norsa and his partners for a period of thirty years, 3.2.1652; to Isaac Immanuel and Salvatore (Joshua), sons of Simon (Samuel) Norsa, for thirty years, 10.7.1652; and to Moses ben Immanuel Isaac Levi for thirty years, 24.6.1653.

[116] J.C.A., Book M no. 73, Book A no. 33, filza 34 doc. 28, 28.1.1651.

[117] J.C.A., filza 32 doc. 7, 1639/56, 204 pages, the lawsuit of two Christian ladies against

On his death, Carlo II was succeeded by his son, Ferdinando Carlo, the last of the dukes of Gonzaga. Ferdinando Carlo confirmed the charters of the community and the bankers in 1665, through his regent, the Duchess Isabella Clara.[120] In 1672, The Duke allowed Salvatore (Joshua) ben Isaac Norsa to open a bank in the capital. He was also given permission to lend privately.[121] From a petition presented to the Duke by the bankers in the capital in 1700, it appears that the authorities had issued a proclamation intended to limiting banking transactions severely, an intention which, if realised, would constitute a breach of the privileges. This affair came before the Duke's Senate, but we do not know the outcome of their deliberations.[122] In this last period of Gonzaga rule, the rights of the bankers and of the community were confirmed four times. In the paragraph dealing with banking it was said that, on this issue, they would continue to act according to the contract of 1626.[123]

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the bankers. They are the heirs to the right to keep an office for the banks' pledges on behalf of the Treasury, and to see to the registration of lost slips. They contended that the first privilege in this connection had been issued at the end of the fifteenth century (1497). The bankers were obliged to pay the owners of this patent 72 ducats and to maintain the place in good order. The bankers had ceased to carry out the order since the war of 1630. The ladies demanded the renewal of the payment, and repayment of the debt which had accumulated in the meantime. The bankers were obliged to meet part of the claim. The law-suit continued for seventeen years. The banks in the capital were: "the new bank" and "the second bank" (namely the two banks opened by the community after the return to Mantua), and the banks of Angelo (Mordecai) Finzi, Mathias (Matassia) Portaleone, Simon (Samuel) Norsa, Leone (Judah) Sforno, Moses Levi and Solomon Jonah. The banks in the Mantovano belonged to Aaron Melli and his brother, in Revere, and Graziadio (Hananiel) Massarano in Sermide.

[118] A.G.M., Filza 3010, 18.1.1653, permission to Jacob ben Abraham Alpron to supervise the public sale. The income from the patent would be divided between him and Isaac Fano, who had inherited the function from his father.

[119] J.C.A., Book M no. 78, filza 34 doc. 28.

[120] J.C.A., Book M no. 84, Book A no. 35, 28.12.1665.

[121] A.G.M., L.D., 23.4.1672. There is no trace in the L.D. of charters of other bankers in the capital in this period, even though the banks continued to operate there. This is due to the incompleteness of the records at the end of the period of Gonzaga rule. From a document dated 1711, in Filze Ebrei (3390), for example, it appears that Lazzaro (Eleazar) Zarga received permission to lend in the capital on 15.3.1694.

[122] J.C.A., filza 58 doc. 13, 18.8.1700.

[123] See above, chap. 2.

Banking in the Austrian period

Jewish banking in Mantua was on the decline throughout the eighteenth century, a decline characteristic of Jewish banking in most of the Italian states in that period.[124] When the Duchy of Mantua was annexed to the Hapsburg Empire in 1707, the Austrians confirmed the rights of the bankers, together with all Jewish rights in the Duchy.[125] In 1710, an order was issued by the Austrian authorities, requiring that the Jews observe strictly from now on some of the terms of lending laid down in the contract of 1626. The official in charge of unredeemed pledges, Carlo Conti, complained to the authorities that the bankers had ceased to sell the pledges by public auction. For this reason a large amount of interest accumulated on the loans, since the bankers demanded that the borrowers pay interest even after the legal termination of the loan, i.e. eighteen months. The bankers also evaded giving "slips" to borrowers who were not able to furnish legal proof that they were the owners of the pledges, and the bankers also demanded in addition an illegal payment of ten soldi for keeping the pledges. The authorities threatened the bankers with heavy fines, if they did not pay strict attention to the provisions of the contract dealing with the pledges. This order was published despite the bankers' contention that the borrowers paid the ten soldi of their own free will, and that "slips" were only withheld from borrowers who refused to accept them.[126] In 1711, Rafael Trabotto presented a petition to deal in money-lending in the capital. The request was forwarded to Vienna, with a recommendation from the local authorities in Mantua, since the petitioner had proved that he had received the rights from another Mantuan banker. The request seems to have been endorsed by the authorities, for Trabotto is listed among the bankers in the capital in 1717.[127] Apart from Trabotto, those engaged in banking in that year were: Aaron Leone (Judah) Mariani, Solomon Abraham Jonah, and Mathias (Matassia) Portaleone.[128]

In the course of time, the rights of the community were renewed a few times, and the bankers' right to continue lending money at interest was also confirmed, on the basis of the "contract" of 1626.[129] In 1726, the authorities issued a proclamation forbidding the buyers to pass the partition between them and the sellers, since during the public sales of pledges by the Jewish bankers, the Jewish merchants would swoop upon the pledges offered for sale, and prevent the Christians from making their offers. The authorities also threatened to fine those who caused disturbances at the public sales.[130]

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[124] Cf. Milano, Lineamenti, p. 271f., who notes that only in Venice and Livorno did there remain Jews lending money at interest in the eighteenth century. Not only did he disregard the banking in Mantua, but also that in Piemonte and elsewhere.

[125] See above, chap. 2.

[126] A.G.M., Filza Ebrei (3390), 12.3; 28.8.1710.

[127] Ibid. 21.3.1711; J.C.A., filza 73 doc. 27, 5.8.1717.

[128] Because of the incomplete records in the L.D., the privileges of these bankers have not been preserved.

In 1728, the Jewish bankers in the capital numbered six. Anselmo (Asher) Mondovi and Laudadio (Gedalia or Ishmael) Levi swelled the ranks of the four bankers who were engaged in money-lending in 1717.[131] In the same year the central authorities in Vienna expressed their desire to limit the activities of the Jewish banks in Mantua as far as possible. The matter was discussed by the state council of Mantua, and it was resolved to investigate the problem of the Jewish banks and their operations. The community was asked to submit a report on the state of the banks, their capital, transactions and administrative arrangements. The community summoned the bankers, and they were questioned by the rabbis of the yeshiva. The results of the investigation were transmitted to the authorities, together with a plea on behalf of the community, that there be no curtailment of the bankers' rights, which served as a source of livelihood to the bankers' families, and a source of taxes to the community itself. Since the latter was in dire economic straits, any damage to the banks would endanger the balancing of the community's budget — and, in particular, the support of the poor, who were maintained by public funds.[132] On the basis of the community's report and the recommendations of the council of Mantua, the central authorities in Vienna decided not to abolish the Jewish banks in the capital for the time being, nor to make fundamental changes in the banking system in the state. Nevertheless, an edict was issued in the form of a proclamation, forbidding the Jewish bankers to charge more than ten per cent interest. This regulation was to be in force until the final dissolution of Jewish banks; demonstrating that the government had not abandoned the idea of abolishing Jewish banking. The authorities threatened the banks charging a higher interest for loans against a pawn and for loans against a promissory note, that they would lose both the capital and the pawn and be fined fifty scudi. The bankers protested, though to no avail, that the high

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[129] See above, chap. 2.

[130] J.C.A., filza 83 doc. 9, 1.11.1726.

[131] J.C.A., filza 86 doc. 1(7), 1728. The first name of the banker Levi was Laudadio, which usually corresponds to Ishmael in Hebrew. However, in the eighteenth century we find widespread use of Laudadio as a parallel to Gedalia, for example with the members of the Cases family. See Mortara, Indice, p. 10.

[132] J.C.A., filza 83 docs. 1(1–7), and A.G.M., Filze Ebrei (3390), 27.4.1728.

rate of interest covered their large and numerous expenses, such as the special payment to the "auditore", the rent for banks and store houses, the wages of clerks and agents, and the payments for the storage, care and public sale of pledges. They also contended that they were accustomed to lend money also against pledges that were not accepted at the Monte di Pietà.[133]

In the thirties, Jewish banking once more came under scrutiny, and the authorities, this time, declared their intention of eliminating it completely. In 1732, a proclamation was issued against the bankers who had spread rumours denigrating the Monte di Pietà. From the wording of the proclamation it appears that the bankers had hinted, or said openly, that the pledges of borrowers at the Monte di Pietà were not properly stored, and that the institution was on the verge of bankruptcy, so that the borrowers were liable to lose their property. A delegation of borrowers complained to the authorities and asked that the rights of the owners of pledges be safeguarded. The authorities replied by publishing a proclamation, which promised the borrowers that there was no foundation for the rumours, since the institution rested on a solid basis, and it threatened the Jews that those who spread the rumours would be fined or punished with stripes.[134] The community asked the authorities to annul the proclamation which contained harmful defamation of the whole community, since relations between Jews and Christians were strained in any case. The contention was that accusing the Jews of rumour-mongering against the sacred financial institution was tantamount to adding fuel to the fire of inter-communal hatred. In their reply, the authorities announced that they had no intention of annulling the proclamation, and stated that their words had not been directed against the Jews in general, but only against those who had spread the rumours.[135] In the negotiations with the authorities, the community gained only one thing, a promise that nothing would be done on the issue of Jewish banking, without the community first being consulted.[136]

In 1733, a government commission renewed the discussion about the Jewish banks, although they kept their promise and consulted the community. In their response, the community tried to justify the existence of the banks. This memorandum from the community is a historic survey of Jewish banking in Mantua. Inter alia, the community notes that the Monte di Pietà is not able to meet the needs of the public, and that the Jewish banks fulfil a special function in the state's economy, which cannot be undertaken by anyone else.[137] This time too, the authorities relinquished their extreme plans, and confirmed the bankers' rights with the renewal of the privileges of the community, on the basis of the contracts of 1626.[138]

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[133] A.G.M., Filze Ebrei (3390), 18.7.1729. J.C.A., filza 159 doc. 42(1) (I have a copy in my collection).

[134] Proclamation in the A.G.M., Gride Bastia fasc. 9, 3.7.1732. J.C.A., filza 91 doc. 5, filza 159 doc. 42(2).

[135] J.C.A., filza 91 doc. 5 (end).

[136] Ibid. doc. 6.

However, only two years after the rights were renewed, the authorities returned to their earlier plan to abolish Jewish banking in Mantua. In its memorandum to the authorities, the community again expressed its objection to the execution of the plan — and once again the authorities retreated. A year later (1736), the official in charge of the sale of pledges, ordered that henceforward the bankers must sell them immediately on the termination of eighteen months from the date the loan was given. Loans whose pledges were not sold immediately would no longer bear interest in the interim period between the end of the loan and the sale of the pledge. The bankers were also forbidden to retain the pledges longer than eighteen months. The bankers expressed their objection to this order, and claimed that it was impossible to carry out. They stated that in fact there was no possibility of holding public sales nearly every day, nor would the borrowers themselves agree to this arrangement, since they were used to enjoying an additional postponement of the date. This was important to them particularly in the case of valuable pledges, or those with a sentimental value. They also added that the Monte di Pietà was accustomed to wait twenty-four months before selling unredeemed pledges. The aim of this order was quite clear: its purpose was to handicap the Jewish banks so that they would not be able to compete effectively with the Christian financial institution.[139]

At the beginning of Maria Theresa's reign, the bankers' rights were confirmed together with the general confirmation of the rights of the community

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[137] J.C.A., filza 92 doc. 4: 1) Memorandum of the government commission, 1733. 2) The community's request to the authorities on the subject of the proposed reform. They ask for a postponement of the date for presenting their comments, 19.1.1733. 3) Request of the community for an additional respite, 4.2.1733. 4) The community's reply to the commission's memorandum, 1733. 5) Confirmation by the Yeshiva of Mantua. According to the authorities' orders they had summoned the bankers and received a report of their activities under "solemn oath", 1733. 6) Further docs. on the above subject. 7) A legal opinion on the subject of money-lending.

[138] A.G.M., L.D., 9.11.1733, J.C.A., Book Ar.

[139] J.C.A., filza 97 doc. 39, 1735, the community's memorandum to the authorities on the subject of the banks. The community had learned that they were about to put into execution the recommendations of the commission of 1733. The community objected. Attached are various documents relating to Jewish banking, the Monte di Pietà and so on. Filza 98 doc. 69, 1736, petition of the Jewish bankers to the authorities. They express their objection to the authorities' orders concerning a public sale of pawns once every eighteen months.

in 1742 and 1752.[140] In 1760, an order issued by the authorities ordered the bankers to close their businesses at six in the evening. Transgressors would be fined fifty scudi.[141] The authorities sought a solution to the problem of credit by establishing public banking institutions, and by extending the activities of the Monte di Pietà. In 1756 a public trade bank was founded in the capital, and at the same time the Monte underwent reform. In the regulations of the Monte Jews were expressly forbidden to borrow from the Monte against a pawn, and it was decided that, even if the Jew borrowed through a Christian the pawn would be confiscated. This order was intended to prevent the bankers' use of the Monte to expand their businesses, since the Monte's rate of interest was lower by a small percentage than the interest allowed the Jewish bankers.[142]

A few changes in the conditions of lending money at interest were inserted in the privilege given to the Jewish bankers by the Empress Maria Theresa in 1762. However, this charter too was based principally on the contract of 1626; it contained twenty-eight provisions and was drafted in the form of a proclamation which could be posted in the streets.[143] Its publication was preceded by negotiations between the bankers in Mantua, the regional authorities, and the central government in Vienna.[144] The preamble to the document states that its object is to regulate the affairs of the Jewish banks in Mantua and to avoid the recurrence of the unfortunate events in the past. The changes and additions in this privilege are: 1) It is forbidden to accept weapons, ammunition and military equipment as pledges (par. 1). 2) Money might only be lent at an interest rate of ten per cent (par. 3). 3) The interim period for redeeming pledges, after the expiration of eighteen months, was to last thirty days. The authorities were now content with the posting of a single proclamation at the termination of the loan for eighteen months, and if the borrower did not redeem the pledge within nineteen months, it was sold at a public sale (par. 13). 4) A banker was not allowed to demand a payment from a borrower for wrapping up his pledge, unless the borrower asked for it to be wrapped, in which case he was to pay a single payment of ten soldi. The borrower was entitled to bring his own wrapping for the pledge, and the banker must return the wrapping at the time the pledge was redeemed (par. 26). 5) Each banker must produce his charter for inspection at the local government offices. With the confirmation of the rights for a further period of ten years, the bankers were not to be required to pay a notary's fee for the charters, but only for showing them (par. 27). 6) The bankers were obliged to display a copy of the document on their premises (par. 28). These privileges served as the basis for confirming the request of Lazzaro Vita (Eleazar Haim) Norsa and his brother to engage in banking in the capital. Their request was granted for a period of ten years, beginning in September 1762.[145]

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[140] See above, chap. 2. In J.C.A., filza 132 doc. 32, a copy certified in 1754, of the bankers' rights of 1626.

[141] A.G.M., Filza Ebrei (3390), 9.5.1760. J.C.A., filza 144 doc. 25.

[142] J.C.A., filza 137 doc. 7, Piano di una casa di commercio con un Monte di assicurazione un Banco di deposito ed un Ufficio di sussidio per Mantova. Approvato con Cesareo Reale Dispaccio delli 19.8.1756. In Mantova MDCCLVI, Per Giuseppe Ferrari, Eredi Pazzoni, Regio-Ducale Stampatore, 4°, pp. 20, Mantova 1756. Ibid. doc. 38, 4°, pp. 21, Piano del nuovo Monte di Pietà della Città di Mantova. Par. 17 deals with the prohibition concerning Jews.

[143] Privilege of Maria Theresa, 17.8.1762, National Library Jerusalem, L 907, print, folio, p. 1. Signed by Carlo, Conte di Firmian, Governor of Mantua, Sabbioneta and Bozzolo (I have a copy in my collection). There are 28 clauses in the privilege.

[144] A.G.M., Filze Ebrei (3390) on various dates in 1762.

The cessation of Jewish banking

The last stage in the struggle of the Jewish banks for survival began in 1770. The authorities decided to extend the activities of the Monte di Pietà, and to restrict or abolish Jewish banking. To this end, new regulations were drawn up for the Monte, enabling it, in addition, to finance commercial transactions. Inter alia, the Monte was permitted to lend money to Jews as well. The directors of the Monte claimed the right to exercise a monopoly on banking, and demanded the withdrawal of Jewish bankers from lending transactions. They presented a memorandum to this effect to the authorities, bringing to their attention various arguments against Jewish competition: the Jewish bankers, they contended, do not hold the public sales at the end of the period of the loan, thus adversely affecting the borrowers, who are forced to pay interest also for the interim period; the Monte also suffered, because the borrowers were not depositing there the balance of the money received from the sale of the pledges. They also charged that the Jewish bankers were in the habit of noting on the "slips" that the pledges were damaged in some way, in order to protect themselves in advance from claims for damage to the pledges,

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[145] Ibid. They based their request on the rights of their ancestors, and appended copies of the charters granted to Isaac Norsa in 1525 and 1527, to Moses, Jacob and Solomon, Isaac's sons, in 1530, to Salvatore (Joshua) Norsa in 1672, and to the Mantuan community in 1752. In the correspondence between the authorities in Mantua and Vienna it was said, inter alia, that the Monte di Pietà asked an interest rate of 5%, namely half that charged by the Jewish bankers, but the Monte did not give loans above 600 Mantuan lire. This detail was confirmed by the director of the Monte, who added that the activities of the Jewish bankers did not harm his institution because of the Monte's limited working capital.

while they were deposited with them. Another of their practices was, allegedly, to add the price of the wrapping to the capital, and ask interest on this sum also. Apparently there was little truth in some of these charges; nevertheless, the authorities seized upon them as a basis for their action against the Jewish bankers.[146] Accordingly, they extended the order in the first paragraph of the privileges, and forbade the bankers to accept pledges from soldiers below the rank of captain, higher ranks must bring confirmation from their senior officer that they were permitted to borrow money.[147]

In this period, the decision was taken in principle, to eliminate the Jewish banks in Mantua. Despite this, their rights were renewed in 1779/80 and in 1791, except that the interest rate was lowered to 6%, which was henceforward the official rate of interest throughout the state.[148] In the same period, the order was reissued forbidding Jews to cross the partition at public auctions between the merchandise and the assembled buyers, and thus disturbing the sale.[149]

When Mantua was conquered by the French in 1797, the department of the Treasury in the central administration Dipartimento del Mincio, in which Mantua was situated, asked the community for information about the Jewish bankers. In their reply to the Treasury department, at the beginning of 1798, the community said that the banks were four in number and were owned by: Leone (Judah) Norsa and partner; David Vita (Haim) Ariani; Jacob Mondovi, his brother, and his partner, Vita (Haim) Levi; and Speranza, widow of Rafael Vita (Haim) Norsa, and their son, David Vita (Haim) Norsa. The capital of the banks had been greatly reduced of late, since they were forced to accept bank notes distributed by the Austrians in the last year of their rule.[150] The authorities also asked the official in charge of the banks in Mantua for the same information, and the latter, in his reply, made derogaroty remarks about the Jewish bankers and accused them of various kinds of offences against the terms of lending. He noted, that the bankers were not scrupulous about selling the pledges on the stipulated date; they returned the pledges to their owners in damaged condition; they exceeded the permitted price for the wrapping of the pledges, even at times reaching one hundred per cent of the value of the pledge; they did not conduct the public sales in a proper manner, but held them at the banker's home, without witnesses, and with a limited number of buyers. The official in charge of the banks warned the Treasury that the prohibition against Jewish money-lending was useless since, in his opinion, the Jews would continue lending in secret if they were not allowed to do so openly. Nevertheless, he advocated closing the Jewish banks and expanding the rights and activities of the Monte di Pietà.[151] Those in charge of the Monte added their voices to his, and claimed that the Jews were still charging ten per cent interest, while the Monte was content with a mere five per cent. Moreover, according to them the Jews gave their loans in worn, "cheap" coins while demanding repayment in good coinage.[152] The authorities were still deliberating upon this issue when in, 1799, the Austrians recaptured the city from the French.

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[146] J.C.A., filza 163 docs. 56–59, 1770.

[147] J.C.A., filza 207 doc. 101, proclamation dated 22.11.1773.

[148] J.C.A., Book Cc par. 5 (I have a printed copy in my collection). A similar clause was inserted in the privilege of the Jews of Bozzolo and Sabbioneta, dated 20.4.1780 (par. 6). Print 2°, p. 1 (I have a copy in my collection). Other documents in connection with the elimination in filza 221 doc. 28.

[149] Proclamation dated 20.8.1782, print 2°, p. 1 (I have a copy in my collection).

[150] J.C.A., filza 252 doc. 4, 15.9.1797, 5.1.1798.

After a short interim period, Mantua again returned to French rule, and in 1802 general orders were issued regarding the lending of money at interest in the Italian Republic, which also applied to the Jewish bankers in Mantua. The latter expressed their objection to the new arrangements, and entered into lengthy negotiations with the authorities, which were of no avail, for in 1808 the last Jewish banks in Mantua were closed.[153]

The bankers' capital

In the Duchy of Mantua Jewish banking, which was carried on for four hundred years, played a leading role in supplying the population with credit, and furnished the authorities with an important source of revenue. It is hard to estimate the extent of the transactions, and the amount of capital at the disposal of the Jewish bankers in each period, since we possess very few data on this subject.[154] Only occasionally do we find documents revealing isolated

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[151] Ibid. doc. 14(1), 1.2.1798.

[152] Ibid. doc. 14(2), 4.12.1798.

[153] The French restrictions on lending against a pawn, in Bollettino delle leggi della Repubblica Italiana I, Milano, 1802, p. 407. The last three banks belonged to Abraham Mondovi, David Vita (Haim) Ariani, and the Finzi heirs. A.G.M., Archivio del dipartimento del Mincio, filza 364, doc. dated 11.2.1808 (Banchi e Monti).

[154] I have so far not discovered ledgers of Jewish bankers in the Duchy of Mantua. Details of such books in fifteenth century Florence were published by Cassuto, Firenze, p. 160f., and from Padua in the sixteenth century. Id., Alcune note di contabilità. On material of this kind in France, see Cassuto, Firenze, l.c. in a note. In the National Library in Jerusalem there is the ledger of the banker Mathias ben David Sforno of Prato for the years 1567/9, Ms. Heb. 4° 627. Also the ledger of a banker from Florence in the forties of the sixteenth century, Ms. Heb. 4° 377.

details of the bankers' capital, and even these are unreliable because of the lack of objectivity of the sources. We know a few details of the capital invested by the first partnerships at the end of the fourteenth century and the beginning of the fifteenth. In one partnership of this kind, established in Padua in 1369, the partners invested 6,500 ducats, and in a partnership in Montagnana in 1383, 3,800 ducats were invested.[155] Immanuel (Menahem) ben Abraham Norsa, a resident of Rimini, who, in Mantua in 1420, entered into partnership with Dattilo (Joab), called Bonvinus, ben Samuel of France, invested 1,950 ducats in business (in his own name and that of his brother).[156] The massaro of Mantua in 1407, owed 1,200 ducats to the banker Abraham ben Bonaventura (Meshulam) of Forlì.[157] On the basis of these sparse data, it is difficult to estimate the capital of the first bankers in Mantua and the Mantovano, but perhaps we may draw the conclusion from this that at first their capital did not exceed a few thousand ducats. However, by 1422 the banker Dattilo (Joab) (Bonvinus) lent 5,034 ducats to Marquis Gianfrancesco Gonzaga, and even conceded him the interest. We can, therefore, assume that this banker did not invest his total capital in a single profitless loan to the ruler.[158] The profits of the Jewish bankers in Florence in the fifteenth century have been estimated at a net value of four per cent, and because of the great similarity between lending conditions in Florence and Mantua we may perhaps suppose that the same was true of Mantua.[159]

In the sixteenth century we have many more data on the volume of the transactions of the bankers in the Duchy of Mantua. In the second half of that century, the Jewish bankers in the capital and the Mantovano had to invest in their banks at least ten thousand scudi.[160] Hence, at the peak of their prosperity, when the bankers in Mantua and the Mantovano numbered thirty-five, their capital was at least 350,000 scudi. When disputes arose between the community and the bankers, at the end of the sixteenth century, regarding the share of each in tax payments and public leadership, the community claimed that, in the eighties of that century, the capital of the bankers in the capital and the Mantovano (excluding those bankers in the Mantovano who did not owe allegiance to the Duke of Mantua) amounted to 360,000 scudi, and at the end of the century it had risen to half a million scudi or more.[161] On the other hand, the bankers claimed that their capital amounted to 110,000 scudi, in the eighties of the sixteenth century, and even decreased by the end of the century[162]. We must take into account that each side sought to belittle the other's share of the tax payments, and that the truth probably lies somewhere in between, so that the bankers' capital in that period must have been about a quarter of a million scudi. To this we should add the capital of the bankers in the other Gonzaga principalities in the Mantovano, so that the total capital amounted to approximately 350,000 scudi, equivalent to about two million, one hundred thousand Mantuan lire.[163]

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[155] Ciscato, Padova, p. 19f. Among these partners were a few who had invested their money in Mantua as well, in partnership with Abraham ben Bonaventura (Meshulam) of Forlì. See also Colorni, Prestito, pp. 40f., 46.

[156] A.G.M., A.N., 11.6.1420.

[157] A.G.M., L.D., 16.11.1407.

[158] Ibid. 26.8.1442, "gratis et amore prefato domino".

[159] Cassuto, Firenze, p. 68f.

[160] A.G.M., L.D., 11.5.1577; Filze Ebrei (3390) on this date. This rule remained in force in the following period until the eighteenth century, according to par. 17 of the privileges of 1626.

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[161] J.C.A., filza 7 doc. 142, summary of the tax assessment according to the tax regulations of 1588/9 concerning the bankers (the community's claim):

Funds of the bankers in the "towns" (the Mantovano)	125,000	scudi
Funds of the bankers in the capital	115,000	"
Minimal profit at 15%	36,000	"
Income from money invested with the bankers	6,000	"
Additional investment in the bank after confirmation of the privileges by Vincenzo I	120,000	"
Minimal profit from the new investment	33,200	"
	435,200	"
Less expenses and taxes	23,000	"
Balance of capital owned by the bankers	412,200	"
Of this, net profit to the bankers	53,200	"

Ibid. doc. 164, arbitrators' meeting, 13.7.1599, details of the claims.

[162] Ibid. meeting of arbitrators on 21.7.1599, tax assessment of the bankers (according to their claim) in 1588/9, 166,840 scudi, capital and interest. Ditto 1594, 158,720 scudi, capital and interest. From this sum there should be deducted (in their opinion) 40,000 scudi unpaid accrued interest, and 10,000 scudi which they had spent on Vincenzo's privileges, i.e. there remained a total of 108,720 scudi. They explain the difference between their total and that of the community on the following grounds: the funds of the bankers in the capital and the Mantovano amount to 160,000 scudi and not 240,000, since for assessment purposes the "tax unit" of the bankers was fixed at 1,000 as opposed to that of the merchants at 1,500, and for the calculation they had added 50% to the tax unit of the bankers. The unpaid accrued interest, totalling 40,000 scudi, was not added to the capital, for the bankers used it all for their living expenses. Apart from this, the bankers suffered losses on the sale of pawns. The community rejected these claims at a meeting on 8.8.1599, and contended that, despite the difference in the "tax units" the bankers' actual capital had been registered, and not the amount based on the "tax unit". The bankers' figures were false, and the capital of one certain bank alone was known to reach 120,000 scudi. On the calculation of the "tax unit" see below in the next chapter, and the present writer's, Organization, p. 150, note 24.

[163] This sum was in cash, and the bankers owned other property. Of Duke Guglielmo it was told that he was the richest of the Mantuan Dukes, and upon his death two million

When the conquering German army, in 1630, plundered the Jewish banks, they assessed the money in the banks in the capital, together with the pawns from the borrowers in the Mantovano, at eight hundred thousand scudi. But this estimate is surely exaggerated. Although we must take into account that almost all the pawns were transferred from the Mantovano to the capital, it should be remembered that the value of the pledges was at least double the value of the loans.[164] After the plunder, Jewish banking never regained its earlier proportions. At the beginning of the eighteenth century, there were six banks in the Duchy, all concentrated in the capital. Their annual turnover was 44,000 Fiorini; a Fiorino was worth ten Mantuan lire, making the sum 440,000 Mantuan lire.[165]

Although the Jewish bankers had a great deal of capital and their businesses thrived until the disaster of 1630, few managed to retain their capital for a long period and leave it to their sons. The burden of regular and irregular taxation (fines and confiscations), the many changes in the conditions of lending, and in particular the reduction in the rate of interest, the changes in the economic situation in the state, the great risk in the very nature of the banking business, and the competition with fellow bankers, all contributed to the impoverishment of many bankers who abandoned their businesses. Only one family, the Norsa family, succeeded in maintaining their banks for the whole period. None of the others lasted more than two or three generations.

scudi were found in his coffers. Luzio, La Prammatica. He adds a few details about the economic situation in Mantua in this period. The state's income in the middle of the sixteenth century was ninety to one hundred thousand scudi per annum, while in Vincenzo's day it rose to two hundred thousand scudi per annum. Vincenzo's sources of income: one quarter from his property and lands, ten per cent from the flour mills, and the remainder from taxes and dues. The estimate of Duke Guglielmo's treasury is taken from a report by the Venetian ambassador. The inexact nature of his estimate is apparent from his population figures. He reports that there were 35–40,000 people living in the capital at the time, one fifth of whom were Jews. According to this, the number of Jews in Mantua in that period would reach 7–8,000! The ambassador explains their importance to the Duke in the light of the revenue they bring him, in the form of taxes and dues from their many transactions. There are among the nobles many with large incomes — some of them as much as ten thousand scudi per annum — but they were not prepared to engage in trade and commerce, which might bring in duties to the Treasury. In J.C.A., filza 13 doc. 1(6), assessors' report on the declaration of Anselmo (Asher) Capretti (see A.G.M., L.D., 9.10.1605, 1.8.1616 and others). He declared, in 1614, that his capital invested in the bank and including unpaid "accrued interest", totaled 19,100 scudi, and there were no investments from other sources in his bank. After a detailed investigation he was forced to correct his declaration, and it appeared that the capital invested in his bank amounted to 22,150 scudi (see also below in the next chapter).

[164] See above, chap. 1.

[165] J.C.A., filza 86 doc. 1(7), 1728/9. Filza 92 doc. 4(6), 1733.

Competition among the bankers

An interesting, although perhaps not typical, description of the bankers' dealings in Luzzara, in the Mantovano, has come down to us from Abraham Yagel ben Hananiah Gallico of Monselice, a banker and scholar. He wrote his account in 5338 (1577/8), while imprisoned in Mantua, after he had become involved in trouble with his partners at the bank in Luzzara.[166] Gallico had inherited the bank from his father. He had no experience in banking and decided, therefore, to take a partner. However, when the Duke of Mantua refused to approve this partnership, he went into partnerhsip with a woman named Rina, who invested her money in the bank "unofficially".[167] The partnership agreement provided that the partner would receive each year a net ten per cent of the capital she had invested. From the remaining five per cent (the official interest rate was 15%) Gallico would pay the taxes and expenses. She appointed her own trustee to take care of her interests. His salary was also paid from the same five per cent.[168]

The story is written in the form of dreams, dreamt by Gallico at night in the prison, and is presented as a dialogue between himself and his dead father. His father scolds him for his stupidity in forming a partnership on such unfavourable terms. Gallico justifies himself, and argues that from lack of experience he was in need of partners who would invest their money in the bank, since he was obliged to lend to the public, and his own capital was insufficient. After a time, the partner decided to withdraw from the business. Gallico continued to lose money, and entered into negotiations with another banker, Samuel Almagiati, to replace the woman in the partnership.[169] The deal was delayed by the woman, who did not agree to the return of her investment in instalments. In the meantime, there was an outbreak of plague in the state,[170] and business came to a halt. The woman, an inhabitant of Mantua, asked Gallico to find a refuge for her in Luzzara, and hastened there, without passing the control of the health inspectors, and the local populace threatened to stage riots against the Jews, on the grounds that they were spreading the plague. The outburst was restrained with the greatest difficulty, and Gallico was forced to seek the protection of the authorities, who ordered twelve

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[166] Gai Hizayon, Alexandria (Egypt), 1880, see on him below, chap. 8.

[167] He and his father are not mentioned in A.G.M., L.D.

[168] "If a balance remained she would share it with one of her friends, and buy chickens and pigeons with it!"

[169] The Almagiati family were bankers in the Mantovano in this period. A.G.M., L.D., 11.5.1577, 2.11.1590, 17.7.1591 and others.

[170] Namely in 1576/7. And see above.

armed men to guard him. The woman was now prepared to accept her money in four instalments. However this was not the end of the affair, for the Almagiati bankers announced that they withdrew from the agreement, while Gallico stood to lose his money, and the woman demanded her investment in full. Since he was unable to sell the bank, he was forced to continue lending to Christians during the plague. As he had no working capital, he had to borrow money at a high rate of interest. On the other hand he could not find buyers for the unredeemed pledges, and sold them at a loss. Meanwhile, negotiations were resumed with the Almagiati family, and the latter revealed their true colours: their whole intention had been to drive Gallico out of business.

Gallico could not meet his obligations and fled to Viadana, in the Mantovano. The Almagiati family seized the opportunity, and slandered him to the authorities. They were joined by informers from the ranks of the Jews of Mantua, who tried to trap him, until the Duke and the auditore intervened. The Duke tried to exploit the situation to force a new "absolution" on the Jews of the state. Many Jews were arrested on the orders of the authorities, and their release was obtained only with difficulty. When things had quietened down, Gallico returned to Luzzara, and accepted all the demands of the Almagiati family. However, the latter were, even now, not satisfied, and they had Gallico arrested by the police and brought to Mantua. On this account, a dispute arose between the Governor of Luzzara and the auditore in Mantua, until Gallico was thrown into prison, having lost all his money. We do not know the end of the story.[171]

Other savage rivalries between the bankers in Mantua caused a few of them to be driven out of business in 1532. Competition between the Jewish bankers led to a reduction in their numbers. At first, the number dropped to four: later other bankers took the place of the earlier ones, until finally banking was prohibited in 1547, for a period of ten years.[172] The Italian communities had to draw up regulations against competition between the bankers. The last paragraph in the regulations of Ferrara (1554), and the resolutions of the assembly in Cremona (1582) deal with this subject.[173]

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[171] Further details come to light in the story: Rabbi Isaac Cohen-Porto, one of the rabbis of Mantua, was also imprisoned at the instigation of the Almagiati family. He died shortly after his release, about 1577. There was a synagogue in Gallico's house in Luzzara. On this synagogue see Balletti, Gli Ebrei e gli Estensi, p. 100f. The arbitrators in the dispute (or at one stage) were the Rabbis Judah Muscato and Gershon Cohen-Porto.

[172] A.G.M., L.D., 29.10.1532 onwards, and see above in this chapter. On the part played by the Jews themselves in the action of the authorities with regard to the number of banks, we can learn from the Responsa of R. Judah Minz and R. Meir of Padua, no. 39. The answer was sent to a relative of R. Meir, Rabbi Zalman Cohen (Katz), (on him see below, chap. 8), and Rabbi Calman ben Eleazar (see ibid.): "On renting a lending shop to Simon in Mantua". Reuben let his shop premises to Simon in Mantua for seven years for a yearly rent. "And there were then in the city only four lending shop owners. And then other strong men arose and encroached on the former, and

The development of trade and crafts

The early settlement in Mantua was based on banking, but from the beginning there were bankers who engaged in trade as well. This was natural, since they would sell the pledges which were not redeemed by the borrowers. Apart from this, it seems that not all of them wanted to invest their entire fortune in lending transactions, and wished to invest a part of it in trade. A few of the bankers, who financed agriculture in the Mantovano, i.e. gave the farmers advances on account of crops, would trade in the grain they received in payment of debts. However, even in the early days of Jewish settlement in Mantua, Jews came to the city, who did not engage in banking at all, but in trade and crafts. Until the beginning of the sixteenth century, the bankers were considered to be the elite among the Jewish citizens, even though they were outnumbered by the merchants by the end of the fifteenth century. In the sixteenth century, the importance of those Jews who did not earn a livelihood from banking increased, and after the events of 1630 they became the mainstay of the community from an economic point of view as well.

Even the first banker in Mantua, Abraham ben Bonaventura (Meshulam) of Forlì, dealt in gold and cloth.[174] In 1412, the first merchant arrived in the

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they too obtained the right to lend, so that the number of bankers increased". For this reason Reuben and Simon quarrelled, and eventually they agreed to lower the rent. After this, the authorities decreed ("the lord of the city ordered his judge, responsible for the affairs of the Jews" — the auditore) that the Christians, who borrowed money from the Jews by deed, should not be "oppressed", and finally the lord forbade lending altogether. Simon demanded the return of the rent. The affair was brought before the two rabbis, who, when they could not reach an agreement, appealed to R. Meir of Padua. R. Meir tried to avoid giving a decision on the question of whether the owner of the bank should deduct part of the rent on account of the period in which they ceased to lend money by deed. On the other hand he has no doubt as to the owners' obligation to refund the rent for the period in which money-lending was completely stopped. This responsum refers to the events of the forties of the sixteenth century and was written about 1547, when money-lending was prohibited.

[173] Finkelstein, Jewish Self-Government, pp. 303, 309f. In Cremona there was a meeting of the "general assembly", and this is not "a regulation drawn up by the communities by way of correspondence" as Finkelstein implies. See Leonè da Modena, Responsa Zikne Yehuda, p. 138, in my note to no. 87.

[174] A.G.M., L.D., 31.10.1408, 22.1.1410. He was one of the members of the merchants' guild who swore in 1401 to keep the statutes. See Portioli, Statuto, p. 87.

capital, Benedetto (Baruch) ben Joseph of Nuremberg, who was not a banker at all, but a cloth merchant.[175] The cloth business was apparently the main branch of trade for the early Jewish merchants. It was given the general term strazzaria, meaning trade in used clothing, but these merchants also dealt in cloth and new clothing. Trade in used clothing and second hand articles cannot be compared to its equivalent today. In those days, production lagged behind demand, so that used and renovated goods furnished a great deal of trade. The renovation of used goods was an industry of considerable proportions, in which the Jews played a large part. By the beginning of the sixteenth century, most of the Jews of Mantua who were not in the banking business earned their living from the strazzaria.[176] The second branch of the economy — aside from banking — which developed among the Jews of Mantua at an early stage, was the goldsmith's craft. The Jewish goldsmiths in Mantua achieved, in the course of time, considerable prestige, and until a generation ago, one of the streets in the city was called after them.[177] The Jewish goldsmiths were engaged in both trade and craftsmanship, and for this reason there was great competition between them and their Christian counterparts. The first dispute between them broke out in 1438.[178] Jewish trade also developed in the Mantovano, based mainly on trade in cloth of all kinds.[179] In this field too, the Christian merchants tried to restrict their Jewish rivals.[180]

In 1482, the Jewish merchants in Mantua were an organized group, and received a privilege from Marquis Federico I to practise their trade for a period of fifty years. Their trade was mainly in woollen cloth and silk — the two main products of the Mantuan cloth industry. The beneficiaries from the privilege were: Leone (Judah) ben Immanuel (Menahem) Norsa, Simon (Samuel) ben Jacob of Ferrara, Jacob ben Leone (Judah) Sarfati, Moses of Castiglione, Eliah of Salò, Immanuel (Menahem), Isaac and Durante, sons of Vitale (Jehiel), Consiglio (Yekutiel) of Rossena, Bonaventura (Meshulam) of Castiglione, Consiglio (Yekutiel) of Correggio, Angelo (Mordecai) of Sermide, Benedetto (Baruch) ben Simon (Samuel), Isaac ben Samson, Isaiah Sarfati, and Joseph ben Immanuel (Menahem) of Ferrara.[181] In the last twenty years of the fifteenth century, the merchants' privileges multiplied.[182]

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[175] Ibid. 15.11.1412.

[176] J.C.A., filza 7 doc. 164, the bankers' charges against the community at a meeting of the arbiters on 21.7.1599.

[177] The continuation of the Via Orefici (street of the Christian goldsmiths, see map).

[178] A.G.M., L.D., 8.2.1438, repeal of the judgement in the dispute between the Christian goldsmith Jeremiah di Nicolini and the Jewish goldsmith Lazzaro (Eleazar) ben Joseph, in Mantua.

[179] Ibid. 8.5.1448, permission to Consiglio (Yekutiel) ben Eliah of Gubbio to trade in Quistello. Ibid. 24.7.1452, permission to David of Carpi to transfer goods. Ibid. 18.1.1459, permission as above to Simon and Jacob. The goods consisted mainly of cloth. Ibid. 18.1.1459, absolution to Leone (Judah) ben Immanuel (Menahem) Norsa for non-payment of customs dues for importing horses into Mantua. Ibid. 14.12.1464, permission to Solomon ben Gabriel to trade in Ostiglia. He was a local inhabitant. Ibid. 28.2.1470, permission to Zaccariah the Jew to transfer goods, without paying customs dues. Ibid. 23.5.1470, permission to Angelo (Mordecai) to transfer goods without paying customs dues. Ibid. 1.8.1471, ditto to Eliah in Mantua.

[180] A.G.M., filza 2418, letters from Mantua, 7.3.1477, petition of the consuls of the Christian merchants' guild to the Marquis against Jewish competition, particularly in the area of the cloth trade. The petition had no consequences.

In the sixteenth century, the businesses of the Jews who did not earn their living from banking expanded. A sign of the recognition of their importance, from an economic and commerical point of view, is the authorities' recognition of the "university of the Jews" in 1511, and the giving of status to the "merchants" in the committee of tax assessors. The two main fields of employment remained the cloth trade and trade in gold and jewellery. In 1515, the Marquis gave Joseph of Brescia, residing in Mantua, and his partner, the right to buy silver and gold, and to supply the metals to the mint in Mantua "as if they were long-established Mantuan citizens".[183] Two years later, Jews began to serve, for the first time, as middlemen and agents. Vitale (Jehiel) ben Immanuel (Menahem) and his son Isaac received permission to engage in this occupation,

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[181] A.G.M., L.D., 26.1.1482. A few of them were also bankers, such as Leone (Judah) Norsa, Bonaventura (Meshulam) de Proventia (of Castiglione), Moses Meldola (of Castiglione), Angelo (Mordecai) of Sermide. Benedetto (Baruch) ben Samuel is Baruch of Peschiera.

[182] Ibid. 15.1.1481, "absolution" to the bankers and merchants. Among the merchants were Benedetto (Baruch) ben Moses, Moses ben Bonaventura (Meshulam) and Jacob, all strazzaroli in Mantua. Ibid. 22.3.1481, "absolution" to Isaac Finzi and his sons Consiglio (Yekutiel) and Abraham, Consiglio (Yekutiel) ben Daniel of Rome, Joseph ben Angelo (Mordecai) of Ferrara, Moses of Castiglione and his son David, Benedetto (Baruch) ben Samuel and Justus ben Angelo (Mordecai) of Monselice, all of them merchants. Ibid. 6.10.1490, permission to Jacob ben Leone (Judah) Sarfati and Angelo (Mordecai) ben Jacob of Sermide to engage in strazzaria. Ibid. 9.7.1493, permission to Abraham Finzi to transfer linen without paying customs. Ibid. 12.10.1493, a charge dropped against the partners Moses and Bonaventura (Meshulam) in Mantua. They were found in possession of unstamped cloth (i.e. for which no customs had been paid). Ibid. 19.8.1497, "absolution" to the Mantuan bankers and merchants. Ibid. 2.5.1496, permission to Abraham the Jew to export goods from the state. Cervo (Zvi) of Germany was interrogated and sentenced to imprisonment on an undefined charge. Ibid. 22.6.1497, Jacob Sarfati was sentenced to have his property confiscated for disobedience (inobedientia) and other offences (undefined). In response to the plea of the Jews of Mantua the Marquis rescinds the punishment.

[183] Ibid. 15.10.1515.

and to demand the fee customary for Christian brokers.[184] In the same period, the Jews of Mantua tried to extend their sources of livelihood and penetrate other fields, but their efforts were not always successful. In 1518, Vivianus (Haim) d'Asola entered the fishing business in the waters of the River Po near Ostiglia. He fished without permission and received "absolution" for his offence because "the Emperor intervened on his behalf".[185]

The beginning of the conflict with the Christian guilds

This expansion of the businesses of the Jewish merchants and artisans met with increasing opposition on the part of the Christian guilds. From time to time, disputes would arise between the two rival parties. One of the main contentions of the Christian guilds was that they held a monopoly of production and trade, and Jews who dealt in these businesses must join the guilds and contribute their taxes. They accused the Jews of breaking the guilds' regulations, which applied to all those engaged in the occupation, and for this reason Jewish competition was unfair. On the other hand, the Jews refused, for reasons of their own, to join the guilds. Not only did the guilds limit the number of Jews in their ranks, but they also prevented them from exerting any influence upon the administration, and from having any voice in framing the regulations and laws of the various branches of the economy. If Jews entered the guilds — they would be discriminated against in their courts of law, since Jews would certainly not be appointed judges, and their Christian rivals sitting in judgement, would be able to treat them in whatever fashion they wished. In the course of time, a clause was inserted in the community's privileges, permitting Jews to engage in all branches of trade and industry, exempting them from joining the guilds, obliging them to obey the general regulations regarding trade and industry, and imposing a special government tax in return for these rights.

The "university of the Jews" had, as one of its functions, the status of a Jewish merchants' and artisans' guild, and it was recognised as such by the authorities. However, the disputes between the guilds and the Jews continued for the whole period, until the end of the eighteenth century, when the guilds were dissolved by order of the Austrian authorities. The sixteenth century saw the crystallization of this situation, and a long series of documents bears witness to this. Apart from the case referred to at the end of the fifteenth century, the Marquis granted an "absolution" to Jewish merchants (strazzaroli) dealing in garments and cloth of foreign manufacture, since they had broken the trade regulations (1519), as claimed by their rivals in the ranks of the wool merchants' guild (Arte della Lana).[186]

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[184] Ibid. 3.1.1517, the permission is for 12 years.

[185] Ibid. 1.6.1518, Vivianus d'Asola. Nothing is known from other sources of his relations with the Emperor.

Trade and industry in the first half of the sixteenth century

In the first half of the sixteenth century, the privileges of individual Jews also increased in number; in 1519, Abraham Mandolino received permission to keep in Mantua "a gaming hall in which any person might play at any game (gambling), as long as he observed the laws of the city of Mantua in this respect". The privilege was given in the form of a monopoly for a period of five years, and on his death it was transferred to his widow Anna, the daughter of Eliah of Cologna, with the approval of the authorities.[187] A year later, Melli (Samuel) ben Calimano received permission to sell fruit and vegetables, like the other greengrocers of Mantua, and to bring terracotta vessels from

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[186] Ibid. 23.9.1519. On the Jewish cloth importers in Mantua in this period see A.G.M., Mandati 18 AA, 11.5.1519, permission to Isaac ben Daniel Norsa to import cloth into the capital. L.D., 23.9.1519, permission to Jacob ben Deodato (Nathaniel) Norsa and his wife, Rosa, the daughter of Solomon Pontremoli, to trade in cloth of foreign manufacture, in Mantua. They were both bankers. Other cloth merchants, ibid. 19.3.1521, permission to Solomon Romelino and Lutio (Eliah) de Oliveto to import unlimited quantities, on condition they paid customs and revenue. Ibid. 3.8.1521, amongst the privileges granted by Marquis Federico to the Jews of Mantua in return for the "gift" they gave him on his departure for the war: permission to import used woollen clothing and cloth and to trade in them, after payment of the customs dues. Ibid. 14.12.1524, "absolution" to Anselmo (Asher), called "the fat" (in other documents he is called El Grasso). He was murdered in Cremona in 1531, apparently by Jews. The Mantuan Jews accused Anselmo (Asher) of Venice, Solomon and Joseph the sons of Moses Bordelano, Melli (Samuel) of Cremona and Moses Marignana of the murder. The Duke dismissed the accusation and exonerated the accused, ibid. 25.9.1531. But the matter was not forgotten, and ten years later the authorities ordered the Jews to stop slandering the suspects. Ibid. 10.2.1541, Vita (Haim) Tusolo, (in other documents called Tusella), and Joseph of Cremona, partners of Benedetto (Baruch) of Montagnana, Abraham of Jerusalem, and Cervus (Zvi) of Piemonte. Ibid. 4.4.1525, permission to Vita (Haim) and his brother Moses to trade throughout the state. Ibid. 5.4.1528, absolution to Anselmo (Asher) (the fat) ben Samuel and to Vita (Haim) ben Immanuel (Menahem) (apparently Tusella), "inhabitants of Mantua, and merchants dealing in various merchandise".

[187] Ibid. 15.12.1519. Abraham Mandolino also received, on the same date, a licence to errect a slaughterhouse for the Jews of Mantua. Confirmation to his widow, ibid. 4.11.1522 (gaming hall) and 5.6.1523 (slaughterhouse). They were allowed to sell meat to Christians as well. This was later forbidden. Ibid. 15.2.1531, Bonaiuto (Azriel) the butcher (macellarius) was forbidden to sell meat to Christians.

Ferrara and sell them in the capital, after payment of duty and excise dues.[188] The banker Solomon ben Moses Norsa received permission (1521) to manufacture playing cards,[189] and Vita (Haim) of Ostiglia was exonerated from punishment for exporting goose feathers, in contravention of the government's orders on this subject.[190] The Jews of Mantua did not, however, refrain from some really illegal transactions. In 1525, an "absolution" was granted to a whole series of Jews who had been engaged in clipping coins. The accused were: Joseph Bordelano, Vita (Haim) (Tusella), and his brother-in-law Anselmo (Asher) (ben Samuel), Benedetto (Baruch) Montagnana and Jacob Mortara. They were accused, not only of clipping the coins, but also of lowering their value in other ways.[191] On the same occasion, an "absolution" was granted to Isaac Basilea and his son Reuben for trade in "illegal" coins.[192]

Money-changing also developed among the Mantuan Jews. Among those who received permission to engage in this were some of the coin clippers already mentioned. Those who received the privilege in 1528 were: Benedetto (Baruch) Sacerdote (Cohen), Rafael Massarano, Jacob Mortara, Anselmo (Asher), "the fat", Isaac Sommo, Solomon and Joseph Bordelano, Moses de' Rossi, Vita (Haim) Tusella, David Marcaria, Joseph called "Osellino", Joseph "Zoppo" (the lame), Vita (Haim) Ostiglia, and Joseph and Jacob, sons of Bonaventura (Meshulam).[193] The brothers Solomon and Joseph Bordelano received permission (1531) to buy silver, gold and coins (in which trade was illegal) for business purposes.[194] The same permission was granted in 1533 to Jacob Mortara and his brother-in-law, Moses Padua, Vita (Haim) Tusella, and Solomon and Joseph Bordelano.[195] The gold dealers and goldsmiths also received new charters. In 1527, permission was granted to Simon (Samuel) Tizzano, to the sons of Jacob ben Samson Padua, and David Soave, all residing in Mantua, to deal in gold and gold products, to bring craftsmen to Mantua, and to purchase a house in which to set up a jewellery factory. The surprisingly large number of forty craftsmen were granted permission to enter Mantua. In the same year they received exemption from paying customs and excise on the import of commodities for the forty goldsmith's worksmen and their tools.[196] If the plan was carried out it must have been one of the largest jewellery factories in Italy in that period. At the same time, the Duke allowed the Jews of Sermide to purchase unlimited quantities of salt, in return for a single payment of thirty ducats.[197] Turchetto the Jew, received a monopoly of the import of "lulavim" and "etrogim" from abroad, and of their sale to the Jews of Mantua.[198]

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[188] Ibid. 28.2.1520.

[189] A.G.M., Mandati 20 CC, 26.2.1521.

[190] A.G.M., L.D., 4.4.1525.

[191] Ibid. 29.5., 12.7.1525.

[192] Ibid. 12.7.1525.

[193] Ibid. 10.6.1528. Isaac Sommo is possibly the father of the Jewish playwright Leone (Judah) Sommo Portaleone.

[194] Ibid. 10.10.1531.

[195] Ibid. 20.2, 7.5.1533. On the same occasion the first two received an "absolution", ibid. 21.2.1533.

The conflict with the Christian guilds in the sixteenth century

In the forties of the sixteenth century the disputes between the guilds and the Jewish community increased in number. First, a controversy arose between the Jews and the "goldsmiths and artisans", and then a dispute occurred between the Jewish silk merchants and the silk merchants' guild, and finally there was an argument between the Jews and the masters of the merchants' and artisans' guilds. The details of the first dispute are not known, but in the second instance the leaders of the Christian silk merchants' guild demanded that the Jews be enrolled in the guild and pay membership dues. In the third affair, the guild leaders tried to impose trade restrictions on the Jewish merchants. The Jews objected strongly to the demand of their Christian rivals, and obtained a series of privileges from the authorities to defend their commercial interests. The first privilege (1540) states that "all shopkeepers and strazzaroli, as well as all other Jews in Mantua and the state, were entitled to buy cloth and clothes of every kind outside the city and the state, and to sell them freely, as long as they paid the customs duty notwithstanding any other matter (order) in this connection".[199] The Jewish silk merchants too obtained a charter, despite all the arguments advanced by the Christian silk merchants' guild (1545). The Christian silk merchants based their claims on an order in 1543, obliging all those engaged in the manufacture of silk to register with the guild. Now the Jews obtained a partial abrogation of that order. The Jews in the silk trade left the actual business of production to the Christian manufacturers, and thus avoided the need to register with the guild, since only the manufacturers among the Jews had to enrol in the guild and pay membership dues.[200] Despite the protests of the guild leaders (Università maggiore dei mercanti), the Jews of Mantua obtained a bill of protection (1545), which announced expressly to whomsoever it might concern, that the Jewish merchants and artisans were entitled, just like the Christians, to engage in trade and commerce, and they were not to be provoked in any way, or disturbed in their businesses.[201] In 1547, the Jewish brokers in Mantua appealed to the Duke not to carry out the demands of their Christian rivals, who tried to exclude the Jews from their trade. The Duke acceded to the Jews' request, and rejected the Christians' demand.[202] In the same period, the Jews of Mantua were also engaged in international trade and received permission from Henri II, King of France, to trade in his country.[203]

Commerce and industry in the reign of Duke Guglielmo

Duke Guglielmo, on his accession in 1553, confirmed the rights of the Jewish merchants, granted them in 1545. This time, the shoemakers' guild conspired against their Jewish rivals, and the Jews of Mantua, fearing that the other guilds would renew their demands, asked for the Duke's protection against them. The Duke declared that the Jews of Mantua were entitled, just like the Christians, to engage in transactions and trade without interference; they should not be required to pay any sum which they had not been obliged to pay hitherto, and they were exempt from enrolling in the guilds. He ordered his officials to protect the Jews from the guilds' demands, on condition that the Jews, for their part, obeyed the laws and orders concerning commerce and crafts.[204]

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[196] Ibid. 15.1, 1.12.1527.

[197] Ibid. 31.7.1532.

[198] Ibid. 7.2.1539. Turchetto a diminutive of Turco, the "little Turk". Renewed, ibid. 20.12.1540.

[199] Ibid. 28.10.1540; J.C.A., Book A no. 2, A.G.M., Filze Ebrei (3389), on this date. At the beginning of J.C.A., M.B. A, a list of expenditure for 1540 including "the cost of a supplica against the goldsmiths and artisans". One can imagine that the Christian merchants objected to the import of cloth of foreign manufacture, which was likely to compete with their product (the production and trade in cloth and other products in this period was generally combined). From the text of the privilege we learn that the strazzaroli also traded in new cloth.

[200] J.C.A., Book A, 3.5.1545, A.G.M., Gride ed Ordini, 2.5.1545. The regulations of 1543 in L.D., 19.12.1543. On this guild see Portioli, Corporazioni Artieri, p. 101f., and the guild regulations op. cit., p. 104f. J.C.A., M.B. A 18a, expenses 1545, "expenses to obtain a decreto for the silk".

[201] A.G.M., L.D., 25.11.1545. J.C.A., M.B. A, ibid. "expenses to obtain a decreto for all crafts and merchandising". In the decision of the arbitrators of the dispute between the Mantuan community and the Jews of the Mantovano in 1550 (M.B. A 25b) it was stated that "what the community in Mantua pay, so that the Jews in the city of Mantua may sell woollen and linen goods and the other materials of the trade in rags (pateria), those who dwell in the province and have no dealings in this, are not obliged to share, if they do not enjoy the right, and this is evident from the language of the decreto". See the present writer's, Organization, p. 173.

[202] A.G.M., Filze Ebrei, April 1547.

[203] Josef Cohen, Emek, p. 123.

[204] A.G.M., L.D., 15.9.1553. J.C.A., filza 1 doc. 13, Book A no. 6, Book E no. 1.

At the same time, the Jews once more received the right to engage in the goldsmith's trade.[205] In the Mantovano permission was granted to David Graziadio (Hananel) Galli in Quistello to engage in the clothes and textile trade.[206] In 1557, relations between the Jewish and Christian disputants in the capital worsened. Duke Guglielmo delibered a Solomonic judgement, decreeing that henceforward Christians alone would draw up contracts to be used by Christians in business, while only Jewish intermediaries would make such contracts for Jews. Contracts between Jews and Christians could be drawn up by either Jewish or Christian intermediaries.[207] In the same year, the Duke granted a privilege to Isaac Porto to build a baker's oven in his house in the Contrada Ursi.[208]

Guglielmo once more confirmed the charters of the community in 1558, and summarized in them the rights and obligations of the Jewish merchants in the first half of the sixteenth century. The paragraph dealing with commerce provided that: "all the shopkeepers, strazzaroli and the rest of the Jews of Mantua and the state are entitled — even in opposition to any matter (order) — to buy from outside the said city and state, woollen cloth, namely used clothing of all kinds, even of foreign manufacture, whether male or female (clothing); and these (they are entitled) to keep and sell freely without hindrance in the said city and state, as long as they submit them, in the customary manner to the 'tavola grande' (customs) on bringing them into the city, and pay the usual, accepted dues. The same officials must examine carefully those clothes which were made of other than domestic materials, and where necessary (they would be assisted) by experts, who would be chosen to represent each party. If it proved that they were made of new cloth, the same officials were to stamp them with a clear stamp, so that they were distinguishable (as such). The Jews are not allowed to sell such clothes in the said city and state, and they may be punished by losing the clothing and paying twice their price. One quarter (of the fine) would be given to the prosecutor, and the rest would go to the Treasury. The shopkeepers, the strazzaroli, and the rest of the Jews mentioned, are not entitled, under any circumstances, to buy goods from Christian children, found by the judge, upon investigation, to be under the age of fourteen.

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[205] A.G.M., Mandati, 26.1.1551.

[206] A.G.M., L.D., 10.11.1553. They were the sons of the banker Bonaventura (Meshulam) Galli in Quistello, and they were forced to stop lending due to the prohibition issued in 1547. In 1557 they resumed banking transactions, after lending was once more permitted (their father had died in the meantime).

[207] J.C.A., filza 1 doc. 16, proclamation on 9.4.1557.

[208] A.G.M., L.D., 20.4.1557.

The Jews are not entitled to buy merchandise, unless there be, amongst the company of vendors above the afore-mentioned age, at least one witness who knows them by their Christian and surnames, and who is known to the Jewish buyer. In that case they are allowed to buy all merchandise, except for old iron and old and new copper, but they must register the Christian name and the surname of the seller and the witness, as well as the price of the merchandise and its nature, in their books. If these conditions are fulfilled, they cannot be forced to return the merchandise, even if it is stolen, unless they are first reimbursed for the money paid for the purchase. As for this money (its amount), full credit should be given to the books (of the merchants), and their oath, and that of the witness who was present at the time of (the drawing up) of the contract of sale. If one of the above provisions be lacking, the Jews must return the merchandise which they bought, without reimbursement. However, it is necessary to produce legal evidence that the merchandise belongs to the claimant, or (he proves) that the Jew who bought it was party to an act of fraud — and not otherwise". They also used the occasion to restrict the Jewish merchants' credit system. They were forbidden to charge interest on the price of merchandise sold on credit. On the other hand, they were permitted to charge interest on a debt which was not paid on the due date, but only after a lawsuit had been brought, and a judgement in favour of the merchant pronounced. The maximum rate of interest in these cases was 13½%, but a way was found to limit it, so that the cumulative interest would not exceed the capital.[209] Some of these restrictions were general practice in Mantuan business life, while others were the result of pressure on the Jews by their Christian competitors.

In addition to granting the general privilege, Duke Guglielmo, in the tradition of his ancestors, gave special charters to individual Jews. Solomon ben Vita (Haim) and his partner received permission to engage in the goldsmiths' craft, deal in silver, gold and precious stones, and change money (1558).[210] At that time, a new dispute arose between the Christian silk merchants' guild and the Jews, and in 1565 they went to court. The community charged the guild with attempting once more to force the Jews to enrol in the guild and pay membership dues. In the course of the lawsuit, several facts came to light, one of which was that five Jews were registered with the guild, and another, that several Jews were engaged not only in trading in silk but also in its manufacture. The lawsuit ended in victory for the community, and the

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[209] Ibid. 5.3.1558, J.C.A., Book A no. 8, Book E no. 3.

[210] Ibid. 20.4.1558. His full name was Solomon ben Vita (Haim) Levi (Segal), see below, note 212.

Mantuan Senate, which was at that time the highest court in the land, once again confirmed the principles embodied in the charters of the Jews, namely their right to engage in all branches of the economy, without obligation to register with the guilds and pay membership dues.[211] In 1563, the Duke's official gave the members of the community permission to buy an unlimited amount of gold and silver from the mint, as long as they reported their purchases weekly.[212]

Duke Guglielmo renewed the rights of the community in 1566. On that occasion he asked his council to express their opinion with regard to the provisions of the former privileges — and to inform him if they were to be confirmed verbatim, or whether changes were to be inserted. The council dealt especially with two articles: with the prohibition, contained in the former charters, concerning trade in old iron and copper, and the procedure for the purchase of goods by Jews. The council stipulated that the prohibition concerning the purchase of iron and copper was not to be renewed, in spite of the rights of the Christian iron merchants in this respect; the reason given for this was that stolen iron and copper articles were often sold and the Christian merchants would polish them and change their form, thus not only cheating the public by selling used vessels as new ones, but making it hard to detect stolen goods. The Jews, on the other hand, did not engage in these practices — and, incidentally, it is indicated here that Jews continued to trade in iron and copper despite the prohibition. As for the procedure with regard to the purchase of goods by Jews, the council noted that the Jews were frequently charged with buying stolen property; they suffered losses when the stolen goods were confiscated and they received no payment in return. The council announced that the Jewish merchants were to be trusted, and no action should be taken against them if they proved in the presence of witnesses and on oath that they had acted in good faith. Finally, the council recommended that these rights also be granted to the inhabitants of the Mantovano. The Duke accepted the council's recommendations fully, and included them in the text of the confirmation.[213]

In Mantua, as at the courts of other Italian princes, there evolved the position of suppliers to the court. One such was Leoncino (Judah) Sermoneta. He supplied Duke Guglielmo's court with poultry, and in 1570 received a special "laissez-passer" everywhere in the land to enable him to purchase other livestock.[214] There was an expansion of trade by the Jews of Mantua in wheat and grain in the same period, for the Duke acceded to their request (1576) and permitted them to receive produce as payment from debtors. This right had previously been enjoyed only by the bankers.[215]

Duke Guglielmo reaffirmed the community's rights in 1579, and did not alter any of the provisions dealing with commerce and trade.[216] Despite the general permit, the authorities continued to give personal privileges to Jews, apparently for the pecuniary benefit derived therefrom. Thus, permission was granted Isaiah Massarano to engage in "cutting woollen cloth" (1582).[217]

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[211] J.C.A., filza 1 doc. 28(1), "Processus Universitatis Hebreorum Mantue contra Artem Sericariorum Mantue, coram Ex.ti Senatu Mantue. Rs.ta ad instantiam Universitatis Hebreorum". The community was represented by David Fontanella. His full name: David Finzi ben Rafael Jacob of Fontanella. See J.C.A., M.B. A 48a, a.o. The five Jews who were registered with the guild were Maggio (Meir) the Jew, Angelo (Mordecai) Badia, Solomon Colorno, Leoncino (Judah) Massarano and Joseph Cervo.

[212] J.C.A., filza 1 doc. 18, 13.1.1563. The community was represented by the massari, Solomon ben Vita (Haim), Vitale (Jehiel) Massarano and Prospero (Matsliah) of Arli, the father of Rabbi Samuel Arli, one of the Mantuan rabbis at the end of the sixteenth century and the beginning of the seventeenth — see below, chap. 8. He, Vitale (Jehiel) ben Samson Massarano and Solomon ben Vita (Haim) Levi (Segal), appear frequently in J.C.A., M.B. A. Solomon ben Vita (Haim) received "absolutions" on various occasions, A.G.M., L.D., 14.3.1564, 26.4.1565, 4.1.1573. He is also known as the banker, Solomon ben Vita (Haim) of Ostiglia, ibid. 1.7.1565, a.o. He is described as "merchant in gold, silver and precious stones and lender of money at interest". Ibid. 5.12.1587, he obtained permission to join two houses in the Via Camelli. On the same date he received an "absolution" and permission to collect his debts "in forma di camera" (i.e. to collect them in the manner of the Duke's treasury) and to receive agricultural produce as payment. 9.12.1587, permission was granted to him and his son Anselmo (Asher) to move freely within the state without restraint or payment of toll, to carry arms, and not to wear the Jewish badge. This was Jewish Mantua's envoy to the Council of Trent. See below, chap. 5.

[213] A.G.M., L.D., 26.4.1566. J.C.A., Book A no. 9, Book E no. 5. In the council's report, it was stated that the community's rights were last confirmed in 1560. This is an error, since there is no trace of this in the L.D. and other documents in the archive. It seems that the correct date is 1558.

[214] Ibid. 24.5.1570, confirmed; ibid. 29.1.1586, 27.5.1589. The content of the document was published by Bertolotti, Un Ebreo pollaiolo della corte ducale.

[215] A.G.M., Filze Ebrei, 1.8.1576. The bankers received an additional privilege on this matter, ibid. 12.8.1579, according to which they were exempted from paying the usual taxes on purchasing grain, if they received it in payment of debts.

[216] A.G.M., L.D., 7.7.1579, J.C.A., Book A no. 12.

[217] Ibid. 14.8.1582. In Filze Ebrei, 1.3., 1.4.1581, petition of the above to the Duke. He was an inhabitant of Revere (in the same period he was also a banker in that town, as well as in Ostiglia and Serravalle. See L.D., 16.10.1565, a.o.) His father's name was Leone (Judah), and he asked to be allowed to trade in cloth according to "the existing conditions in Ostiglia". In this connection, the opinions of four parties were consulted: 1. the leaders of the wool merchants' guild in the capital. 2. the customs' officer in Mantua. 3. individual merchants. 4. the Duke's official. The guild leaders opposed approval

In the meantime the disputes with the Christian guilds continued. Now the Christian bakers' guild took the Jewish bakers to task, and demanded that they stop selling bread and baked products to Christians. The two parties brought their arguments before the court and the lawsuit lasted for more than two years. In the end the Christians won the case.[218] The Christian brokers approached Duke Guglielmo in 1587 asking him to lay down regulations for their transactions, and in particular for trade in wool, other cloth, chattels, and real estate, and the grain trade. They demanded that all middlemen be obliged to register with the guild and receive permission from the "consuls" to engage in their profession; they would have to give a guarantee that they would provide protection against fraud. Those middlemen who required weights and measures, such as the grain merchants, would have to submit their weights and measures for inspection and approval. All contracts were to be registered. In dealings between Christians, only Christian middlemen would be involved, and between Jews only Jewish ones. In mixed transactions either a Jew or a Christian might be the intermediary in accordance with the decision taken on this matter in 1557.[219]

Shortly before his death (1587) Duke Guglielmo once more confirmed all the community's rights. Articles 2–4 of the charters are nothing less than a word for word confirmation of former privileges with regard to Jewish freedom of commerce, and the procedure for merchandising. Article 10 forbids the Jews to trade with Christians on Christian festivals, in accordance with the proclamation issued on this subject. Article 14 reminds the Christian guilds of Jewish freedom of commerce and industry.[220]

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of the petition, on the grounds that, as a result, the farmers of Revere would be liable to stop purchasing winter clothes in the capital. They added that there would be unfair competition, since the customs duties in Ostiglia (near Revere) were lower than in the capital. They also expressed the fear that Massarano would sell foreign goods, and in this way would harm the interests of Mantuan manufacturers. The customs' officer gave his consent, provided that Massarano would pay the customs duties in force in the capital. The individual merchants demanded that Massarano be required to sell cloth of Mantuan manufacture only. The Duke's official expressed the opinion that the petition was to be approved, with the addition of the conditions required by the customs' officer and the individual merchants.

[218] J.C.A., filza 1 doc. 30, "processo from which it transpires that Jewish bakers may sell bread and bozzolani (cakes) made by them, only to Jews, and not to those who are not of our people". The lawsuit lasted 20.3.1584–16.6.1586.

[219] J.C.A., filza 3 docs. 2–3, 18.1.1587–13.7.1588. The middlemen (messetti) constituted part of the Università maggiore of the merchants in Mantua, see Portioli, *Corporazioni Artieri*, p. 16f.

[220] A.G.M., L.D., 4.4.1587, J.C.A., Book A no. 14, Book M no. 1.

The Jewish economy at the beginning of the reign of Vincenzo I

The son and heir of Guglielmo, Duke Vincenzo, confirmed the community's rights in 1588, including those paragraphs which dealt with economic matters, without changing them in any way.[221] At the beginning of his reign he granted the following privileges to individual Jews: permission to Rafael Vigevano to sell cloth in Sermide;[222] a monopoly to Samson Pavia from Lodi to apply his invention for cleaning rice;[223] permission to the heirs of Isaiah Massarano to engage in their father's cloth business in Revere.[224] The Jewish playwright, Leone (Judah) Sommo Portaleone, who frequented the court and was the official bearer of the community's petitions in that period, appealed to Duchess Eleanora Medici, Vincenzo's wife, to submit to her husband (who was absent from Mantua at the time) a request from the Jews of Mantua, that the Duke should not fulfil the demands of the Christian silk merchants, who sought to make changes in the conditions of commerce, until the Jewish merchants had had time to voice their opinions on this matter.[225] Two years later Leone (Judah) Sommo requested the Duke to protect the interests of the Jewish middlemen. "They had heard", says the request, "that it is intended once again to take from the unfortunate Jews the freedom to act as middlemen. Not only is this a breach of the rights granted by the Duke's father, but it is also not in accordance with the custom which has prevailed for many years. If this be put into effect, it will bring ruin upon many unfortunate Jews, who support their large families in this way, and who have no capital from which to live, and therefore they must appeal once more to your benevolence . . .". Leone (Judah) Sommo ends with the community's request that no action be taken until the Jewish claimants are given the possibility to state their case before the Duke's senate, which was dealing with the affair.[226]

In the privileges confirmed by Vincenzo in 1590, a special article (5) was devoted to the freedom of action of Jewish middlemen, in the framework of the freedom of trade of the Mantuan Jews — so apparently the efforts of the community had met with success. In addition, another article (6) deals with the granting of charters to individual Jews. Since these rights sometimes conflicted with the interests of the Jewish public at large, the community was promised that henceforward the Duke would not give rights of this kind to individuals, if they might harm the rights of the community as a whole.[227] In the same year, the community issued a ban on coin clippers amongst the Jews. The ban was signed by the Rabbis Isaiah and Samuel ben Abraham Aaron (Norlenghi), Abraham ben Moses Provenzali, Ezra ben Isaac Fano, and Samuel ben Matzliah Arli, and it was decided that the ban be read twice a year in the synagogues — apparently the community had grounds for their action.[228]

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[221] Ibid. 1.9.1588, J.C.A., Book A no. 16, Book M no. 2, Book GLO no. 3.

[222] Ibid. 5.11.1587.

[223] Ibid. 1.9.1588, his monopoly was for a period of twenty years to use "edificio ab eo invento pro expurgando orizis". He is an inhabitant of Civitate Laudis Pompeia (Lodi).

[224] Ibid. 15.12.1588 (he himself continued in the banking business there until his death).

[225] A.G.M., Filza Ebrei, 3.3.1588. Cited in Pegna, Alcune Lettere, p. 554.

[226] Ibid. 8.3.1590. Cited in Pegna's article, p. 555. In J.C.A., M.B. B 15b, 15.5.1591, mention was made at the Major council of an undefined danger which hovered over the heads of the Jewish "merchants". A committee was appointed to deal with this matter.

Jewish participation in fairs and in the grain trade

During the reign of Vincenzo, Jews began increasingly to take part in fairs which were held to promote trade. Fairs of this kind were held at S. Barbara, Curtatone, and other places near the capital. The community as a whole would buy some of the stalls together, and then divide them amongst its members.[229] The value of the community's charters can be seen from an incident that occurred in 1591. The authorities ordered the community to inform them immediately of the amount of grain, flour and other kinds of cereals in the Jews' possession, and threatened severe reprisals to anyone not fulfilling this order. The Jews were henceforth barred from buying flour and grain in Mantua and the province, and they were ordered to purchase them abroad. The community was to execute this order within twenty-four hours. The community obeyed the first part of the order which originated from the drought of the same year, but protested about the second part, and argued that it was a breach of their rights. The Duke's clerk wrote in the margin of the community's petition that they were right, and that part of the order was cancelled.[230] On the other hand, the community acceded to the Duke's demand that they help him in purchasing wheat and rice for the population by bulk buying of commodities abroad. At a meeting of the major council of the community, at the beginning of 1591, a method of purchasing wheat was decided upon, in view

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[227] Ibid. 25.10.1590, an "absolution" and the confirmation of rights. J.C.A., Book M no. 3, Book GLO no. 4, filza 3 doc. 32.

[228] J.C.A., M.B. B 12b, 30.11.1590. The text of the ban is at the beginning of M.B. E.

[229] The community's accounts for this purpose appear regularly in the archive from the end of the sixteenth century. For example, J.C.A., filza 3 docs. 1(9), 11(1), a.o.

[230] J.C.A., filza 4 doc. 17. The comment of the official in charge, on behalf of the Duke: "Habeatur Ratio Supplicatione". At that time, the community had in their possession only small quantities of flour and grain: 154 sacks of wheat, $89\frac{1}{2}$ sacks of flour, $30\frac{1}{2}$ sacks of "mixed", and 400 sacks of rice.

of the drought which had occurred in the Duchy of Mantua that year. The council imposed a special tax on the members of the community to raise money for the bulk buying of grain. That summer the major council appointed a committee in connection with "the confusion in buying wheat or flour". Only at the end of the year was a purchasing committee appointed by a general assembly of all taxpayers. Apparently they had waited to hear information on the year's crops, and when it became clear that they were poor, they set about executing their task. However, the Duke, in his anxiety, bought too great a quantity of grain, and two years later he forced the community to buy five hundred sacks of surplus.[231] Vincenzo continued to store grain, and his calculations were not always correct, so that in 1597 the community was again required to purchase wheat from his surplus stock.[232]

Jewish businesses and professions at the end of the sixteenth century

Vincenzo confirmed the community's rights in 1594, and the privilege stipulated, inter alia, that the Jews were allowed to receive grain in payment of debts, for their own use, but they were forbidden to trade in it, and must inform the authorities of their activities in this connection (article 12). This restriction was removed when the drought years had passed. As for the prohibition on selling new cloth of foreign manufacture in the Mantuan markets, it was stated here explicitly that this restriction applied not only to Jews. The Jewish merchants were entitled to trade in all kinds of cloth, old and new, and to sell it in the capital and the province, provided that the merchandise did not fall under the general restrictions (article 3). The Jews would continue to enjoy complete freedom of commerce and crafts, as long as they heeded the regulations in this connection (article 6). On the matter of not granting privileges to individual Jews, it was determined that this referred only to rights which conflicted with those of the community. For example, the privilege granted to Simon (Samuel) Levi and Solomon Fano, collectors of the salt tax and others of a similar nature, were not to be regarded as conflicting with the rights of the community (article 16).[233]

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[231] J.C.A., M.B. B 14a, 1.3.1591, 16b, 7.8.1591, 17a, 8.10.1591, 29b, July 1593, it was resolved to share the purchase of 500 sacks of wheat amongst the members of the community. The Duke compelled the community to buy them. 30a, 3.8.1593, Abraham Portaleone the physician, agrees to buy four sacks. In filza 4 doc. 9, division of taxes for 1591, for the purchase of rice. For this purpose 19,671 Mantuan lire were levied.

[232] Ibid. 54b, 27.7.1597, 100 sacks of wheat at 41 Mantuan lire per sack.

[233] A.G.M., L.D., 15.8.1594, J.C.A., Book M no. 4, Book GLO no. 4a. The privilege of salt tax collection is not recorded in the L.D.

Among the privileges granted by Vincenzo to individual Jews at the end of the sixteenth century, is one to Solomon Levi, the goldsmith. This same Solomon Levi organized a lottery, and "gave pleasure to the public". In 1590 he received a monopoly of all lotteries in Mantua, for a period of five years, in return for an annual payment of four hundred ducatoni to the Duke. In this connection, the following rules were laid down: Levi would be under the control of the official in charge of lotteries. The value of the prizes would be determined by two people, one appointed by the Duke and the other by Levi. The owner of the patent must be personally responsible for the stability of the business, and the running and maintenance costs. In addition to this tax, he must pay one hundred scudi to the official in charge of lotteries, one half per cent of the income to the assessor of the business, and one per cent of the income to the supervising notary, appointed by the Duke. Each lottery ticket would cost six soldi, and no-one was entitled to buy more than a hundred lottery tickets at one time. The lottery would be drawn at the house of the owner of the patent, or any other place of his choice.[234] Daniel Pasciuto, called "the prophet", of Portogruaro, received, in 1592, a monopoly for twenty-five years of his invention: apparatus for loading and unloading cargo from ships in port, and transporting it straight from the cart to the ship, or from the ship to the cart, with great saving of time and effort.[235] Moses Vita (Hai) in Sermide received, a year later, permission to deal in cloth; and the heirs of Isaac Norsa, in 1595, received permission to trade in silk and wool, in the capital and the province.[236] In 1595 Jacob d'Italia received a monopoly of his invention: a time and labour saving method, involving the use of printed forms, of registering payment of taxes and duties, and the entry of aliens into the state.[237] In the same year a monopoly was granted to Clemente the Jew, inhabitant of Lodi, of the use of his invention for irrigating fields.[238] Jacob ben Isaac Massarano received permission to engage in "cutting wool" in Revere, and Angelo (Mordecai), Deodato (Nathaniel) and Abraham, sons of Isaac Norsa, received permission to trade freely in any commodity.[239]

In the last years of the sixteenth century, the disputes with the Christian guilds continued as before. In 1594, the major council of the Mantuan community appointed Reuben Pugliese to the committee to deal with the "confusion"

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[234] A.G.M., Filze Ebrei, 12.3.1590.
[235] A.G.M., L.D., 10.11.1592.
[236] Ibid. 6.2.1593, 24.7.1595.
[237] Ibid. 29.7.1595.
[238] Ibid. 2.12.1595.
[239] Ibid. 1.7, 4.12.1597.

in connection with silk cloth and thread.[240] The guild of manufacturers and merchants of silk stockings asked Duke Vincenzo in 1598, to forbid the Jews to deal in this commodity. Their argument was patently anti-semitic: the Jews dominated the trade, were taking the bread out of the mouths of Christians and more in the same vein. The outcome of their petition is not known.[241]

We learn of the other trades followed by the Jews of Mantua in this period from the first printed tax regulations, dated 1588/9, and from the list of names of most of the members of the community, which was presented to the Inquisition in connection with the "censorship" of Jewish books in Mantua and the Mantovano.[242] The tax regulations mention (apart from the bankers) "bottegheri di strazzaria" (retailers of used and new cloth), goldsmiths, wood, wine, and oil merchants, as well as those dealing in wheat and other cereals, precious stones, jewels and books. In the lists of the censor are mentioned: doctors, goldsmiths, tailors, milliners, leather workers, butchers, cooks, fruit and vegetable vendors, book merchants, bookbinders, midwives, porters, messengers, manservants and maidservants, and "baal hamahaneh" (keeper of the community's inn or tavern). A few members of the community earned their living from other occupations too. Amongst these were: dancers, actors, (whose livelihood was not solely derived from art), writers, printers, teachers, rabbis and various community officials.

The Jewish economy at the beginning of the seventeenth century

The dawn of the seventeenth century was accompanied by a series of anti-Jewish riots, and scrupulous observance of the ecclesiastical laws against the Jews. However, their influence upon the economic activity of the Jews was small. On the contrary, the Duke expressly disregarded some of the orders proclaimed in his name, such as the treatment of Christians by Jewish doctors, the use of Christian wet nurses, and the like.[243] In the thirty years preceding the disaster of the War of the Mantuan Succession, the Dukes maintained their former economic policy, and continued to act towards the Jews as they had done before. They renewed the community's general rights of freedom of trade and crafts, and continued to grant personal rights to individual Jews. Only the struggle with the Christian guilds continued unabated.

In 1602, Vincenzo granted to Immanuel (Menahem) de' Rossi, the brother of Solomon, the right which had been granted to Lazzaro (Eleazar) d'Italia, to act as intermediary at the dissolution of partnerships and their registration at the Duke's offices. The person performing this function would benefit from a payment for each transaction. Solomon de' Rossi was the musician, a frequenter of the ducal court, who also became famous as the first composer of Jewish music in this period.[244]

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[240] J.C.A., M.B. B 36b, 5.6.1594.
[241] J.C.A., filza 6 doc. 10, 1598. The guild was called Arte della Agucchiera. See Portioli, Corporazioni Artieri, p. 98f.
[242] J.C.A., filza 3 doc. 5, tax regulations 5348. Filza 5 docs. 1–432, filza 9 docs. 1–431.
[243] On the proclamation of 1601, and amendments to the proclamation, see above, chap. 2.

Only one, isolated instance of co-operation between Christian and Jewish merchants is known to us in this period. In 1603 the Duke issued an order, which obliged the merchants, Jews and Christians alike, to register at the Duke's offices all goods, gold and silver in their possession, as well as cloth woven with thread of precious metals, and so forth. The merchants were required to bring all these goods with them at the time of registration, and transgressors were threatened with fines. The object of the order was to fix the price of these goods, and prevent fraud. The merchants presented a memorandum to the Duke, giving reasons for their objection to the order. They open their remarks by saying "since trade is the basis of the convenience of the nobles and citizens, and is also pleasing to foreigners visiting the city, Christian and Jewish merchants strive to develop trade and widen the range of their commodities", while this same order restrains and prevents them from carrying out their purpose. In Mantua there were many shops engaged in the buying and selling of these goods. From time to time they would make changes and improvements, often dismantling and remaking the articles on sale. The processing of goods was a daily occurrence, and they also manufactured all kinds of articles such as buttons and decorations. The execution of the Duke's order would involve the merchants in running endlessly between their shops and the registry. The writers of the memorandum note that the merchants, both Christians and Jews, are all reliable, and they buy their merchandise abroad also from well-known, trustworthy merchants in Venice, Milan, and Florence, and there is no reason to fear fraud. They themselves are careful not to buy faulty or unauthorized goods from strangers, and they mention that even before the last order was issued there had been an edict requiring all imported goods to be stamped at the customs', but this had been abolished because it was unpractical. The merchants threatened the Duke, by hinting that if he insisted upon carrying out the new order, they would be forced to abandon the trade in the said goods to the detriment of commerce, and in particular the exports to Modena, Ferrara, Reggio, Parma, Verona, and so on. They

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[244] A.G.M., L.D., 1602 (no record of the day and month, and at the end of the documents for that year). The privilege of Lazzaro (Eliezer) d'Italia, printer in Mantua, has not been preserved among the documents of the archive. On Solomon de' Rossi see below, chap. 7.

also contended that if this branch of trade become paralysed, the Treasury would lose great sums derived from duties and taxes. On all these counts, the Duke was asked by the Christian and Jewish merchants to withdraw the new order.[245]

When Vincenzo renewed the community's rights in 1605, he did so without making any changes. Freedom of commerce and industry, exemption from joining the guilds and paying their dues, and all the other matters laid down in the preceding charters retained their validity.[246] The same year "the community heard that there were those who tried to use the matter of the merchandise against the Jews". We do not possess details of this episode, and we may suppose that once again the allusion was to the Christian guilds.[247] 1608–09 was once more a year of drought. The Duke asked the community to contribute to the cost of buying wheat. The community appointed a committee of five to deal with the matter, and allocated five thousand scudi to "wheat subsistence" (1608). A short time later, the community allotted another four thousand, one hundred scudi for this purpose, in all a total of 54,600 Mantuan lire.[248] In the end the Duke was once again left with surplus wheat, and the community was forced to buy 650 sacks from him.[249]

The establishment of the ghetto and the economy of the Mantuan Jews

In 1610 the Duke was about to put into practice the plan for establishing the ghetto. The Jews of Mantua feared that their businesses would be seriously affected, and in a memorandum presented to the authorities concerning the provision of a suitable location for the ghetto, they note, inter alia, that there were one hundred and twenty shops in Jewish hands in the capital, so that their proprietors were likely to suffer financially from the loss of their investments in these buildings and from the expenses they would incur in renovating the shops, workshops and banks into which they were to move. They also expressed their fear that their trade would be restricted to a considerable degree, because of the reduced area of the ghetto, and the concentration of businesses in one place, while their commercial relations with foreign parts, particularly Venice, Florence, Milan, Naples, Genoa, Lucca, Bolzano and other cities would certainly decline.[250] In another memorandum of the community there is a further justification of their demands. The shops, says the community, must be on the ground floor, and rooms which can be used as store rooms must be added at this level.[251]

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[245] J.C.A., filza 8 doc. 44, 1603. The order, in the form of a proclamation, dated 25.9.1603.

[246] A.G.M., L.D., 7.10.1605. J.C.A., Book M no. 12, Book A no. 20, Book GLO no. 12. In spite of the Churchs' prohibition, the Duke reserved the right to lease land to Jews.

[247] J.C.A., M.B. C 23b, 19.1.1605, three people were chosen to aid the massari in this matter.

[248] Ibid. 32b, 25.7.1608, appointment of the committee and the allocation. Ibid. l.c., 29.7.1608, the levy carried out. Ibid. 36a, 9.5.1609, additional allocation.

[249] J.C.A., filza 11 doc. 6, 20.5.1609. The price per sack was 36 Mantuan lire. The Duke gave permission to the community to sell the grain to its members commensurate with the tax assessment. The buyers also received permission to use it for home consumption, or to sell it within the state or abroad without a special licence.

Individual Jews approached the Duke directly with their requests. Benedetto (Baruch) Voghera, goldsmith, requested two rooms and a kitchen in the vicinity of Rabbi Samuel Arli. Cathriel, the goldsmith, asked the Duke to order the return of a shop and living quarters rented by him in the past, which had been subsequently let to a Jew dealing in second hand goods. Caliman (Calonymos) Finzi, who had rented a room and annexe from Israel Freistadt, where he was engaged in cheese making, asked that the room and annexe not be appropriated, since they were not suitable for living quarters and they were situated in the vicinity of his apartment. Anselmo (Asher) Romanelli, who lived in a house outside the ghetto area, and kept a shop for mattresses and bedding, asked that the tenants be evicted from a house in the proposed ghetto area, as he had rented that house, and sublet it before the establishment of the ghetto was announced. The house was large, but he needed it, for he intended to let part of it to his Jewish labourers. Alexander Finzi, the owner of a shop for silken goods, buttons, and silver ornamentation for clothes, and supplier to the court, asked to be allocated a house in which a Christian goldsmith had been living. Angelo (Mordecai) Finzi, the owner of a shop of "miscellaneous goods", asked to be allotted half a shop, under the gate opposite the Hotel del Sole hitherto occupied by a Christian tailor, which was divided into two wings.[252] Apparently, in spite of the upheaval caused by the establishment of the ghetto, the economic status of the Jews in the capital was not greatly affected.

[250] J.C.A., filza 11 docs. 17, 25, 1610/11.

[251] J.C.A., filza 11 doc. 18, 1610/11. Another statistic, drawn up in this period, shows that Christian shopkeepers vacated 56 businesses in the ghetto area. Twelve shops belonged to Jewish partners before the establishment of the ghetto. Three shops belonging to Jewish partners were situated outside the proposed area. Fifty-six Jewish shops were situated in the proposed area, including three shops belonging to one Jew, four belonging to another, and four belonging to two others. Outside the proposed area there were 62 shops, and two banks of Jewish money-changers — in all 123 shops. Filza 11 doc. 25.

[252] Various documents of this kind in J.C.A., filza 11 doc. 15(1) onwards.

Moses Bonaventura and the silk industry

One of the main branches of industry and trade in Mantua at that time was silk. As soon as the Jews began to take part in the commercial life of Mantua they hastened to enter this field of manufacture. The industry in the state was primitive in comparison with the other Italian cities, especially Bologna. At the beginning of the seventeenth century the Mantuans made great efforts to improve the processes of silk manufacture, and in particular by using hydraulic power to work the looms. A company was formed for this, financed by the Duke, two Christian merchants and a banker named Moses Bonaventura (Sullam). In August 1610 the company was formed, and at the end of the year received a monopoly of the manufacture of white and coloured silk for a period of ten years, while the other manufacturers might produce white silk only. The company soon proved a failure for three reasons: the paucity of its working capital, the death of Duke Vincenzo I (1612), and the disputes between Moses Bonaventura and the principal Christian partner. The banker was in charge of the administration of the company's financial business, and in 1612 presented Duke Francesco with a detailed audit of 22,808 lire, and told him that the company's deficit amounted to 265 lire. The factory was closed and the company dissolved.[253]

Duke Francesco's economic decrees

The heir of Vincenzo I, Duke Francesco, in his short reign (1612), confirmed the community's rights, unaltered in any way. Duke Ferdinando, his successor, did likewise, but reduced the rate of interest that the Jewish merchants were entitled to charge their customers on unpaid debts; the rate of 13½% now became 10%.[254] In 1614, the Bishop of Mantua issued a decree at the Great Synagogue, in the presence of all the Jews of the capital, to the following effect: it had come to the knowledge of Pope Paul V that Mantuan Jews were trading in crosses and other Christian devotional objects. He had informed the Bishop, through one of his cardinals, and ordered that this shameful practice be stopped. At first, the Bishop had thought that only Jewish goldsmiths were dealing in the forbidden goods. But the same cardinals' letter told him that not only the goldsmiths but also the other merchants infringed the prohibition.

[253] Portioli, Corporazioni Artieri, p. 107f. Ibid. p. 109, mentioned amongst the income of the silk merchants' company: 36 Mantuan lire per annum from the rent of a room in the company's house, which was let to the community in the capital.

[254] A.G.M., L.D., 15.4.1612, 13.11.1613, J.C.A., Book A nos. 23–4, Book M nos. 33, 36, Book GLO nos. 18, 20.

Because of this, he had decided henceforth to impose a fine of twenty-five scudi on offenders, and to confiscate the forbidden goods.[255] The same year, the prohibition on trading in grain was renewed, but, according to a decree of the president of the Senate, it did not apply to the Jews of Mantua.[256]

The markets in the ghetto

The hub of commercial activity for Jews of Mantua in the ghetto period was the Piazza dell'Aglio, on the eastern border of the ghetto, behind the Palazzo della Ragione and the Rotunda di S. Lorenzo, in the vicinity of the main gate of the ghetto, leading to the central market of the city. Most of the shops and hawkers' stalls were concentrated here. The square belonged to the priests of the cathedral in the capital, S. Andrea, and was leased to the community. They rented it to Jewish merchants and hawkers, made the necessary arrangements and saw to their maintenance.[257] Its public status was abolished and it was placed under the sole control of the community. When the Duke gave permission to the Felici brothers to display for sale in front of their house, which adjoined the Piazzola, (as it is sometimes referred to in documents) stones, bricks and other building materials, the community objected and won the case. The Duke's notary announced, on behalf of his master, that he withdrew permission from the Felici brothers since he had been under the mistaken impression that the square was the public domain like all the other squares in the city.[258] A smaller commercial centre, which mainly served the needs of the ghetto only, was in the square in front of the church of S. Salvador, inside the ghetto.[259] The great authority of the community in the economic sphere,

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[255] J.C.A., filza 13 doc. 7, 28.1.1614.

[256] Ibid. doc. 12, 15.10.1614. The prohibition was issued on 8.8.1614.

[257] Circular letters, confirmation of payments and other details in documents of the seventeenth and eighteenth centuries. For example, J.C.A., filza 15 doc. 11, a record of the payments for renting stalls and shops in the years 1611/18. Filza 16 doc. 7, 1620. Ibid. doc. 22, and filza 27 doc. 57. A contract between the community and the "collegium" of the Church of S. Andrea, 1621. Filza 22 doc. 20, payments of the shopkeepers 1618/29. Filza 24 doc. 27, a contract with the Church of S. Andrea 1635. Filza 27 doc. 46, ditto 1611, (the first contract). And also ibid. doc. 58, 6.6.1622. Filza 20 doc. 11, a lawsuit between the community and the Church of S. Andrea 1627. Filza 22 doc. 3, 1629. Filza 23 doc. 74. Filza 24 docs. 4, 8. M.B. C 57b, 20.11.1616, appointment of a committee to inspect the square. M.B. Da 41a, 25.5.1633, a compromise between the community and the church.

[258] J.C.A., filza 15 doc. 12, 12.11.1618.

[259] J.C.A., filza 20 doc. 1(17), 18.12.1627, the confirmation to Salvatore (Joshua) ben Leone (Judah) Samuel da Perugia (a printer of Hebrew books in Mantua, in the first half of the seventeenth century), that the community permitted him to set up a vending

more than once gave rise to complaints from individual members who felt themselves the victims of discrimination. Thus, for example, Salvatore (Joshua) Montefiascone enlisted the Duke's help in annulling an order of the community. Salvatore (Joshua) had a small bread shop, and he earned twelve Mantuan lire per day from the sale of bread, whilst the sale of his home-made cakes brought in thirty to forty soldi (one and a half to two lire), and from these earnings he could pay his expenses (rent) and support his family with difficulty. The elders of the community forbade him to sell cakes, on the grounds of public interest. He therefore asked the Duke to order the community to permit him to continue selling cakes, and his request was approved.[260]

The conflict with the guilds at the beginning of the seventeenth century

Even after the Jews entered the ghetto, and were physically removed from the area in which their Christian rivals operated, the disputes between the two parties still continued. In 1618, the Duke imposed a "tent" tax on all the inhabitants — apparently for the purchase of army tents. The Duke imposed the tax on the corporations collectively, and the community paid three hundred scudi in tax to the authorities, for it was also considered a corporate body. However, the Christian guilds thought otherwise, and demanded that the Jewish merchants and artisans contribute to the tax required from the guilds. When the Jews refused, the guilds foreclosed on those Jewish pledges which were in the hands of Christian merchants, members of the guilds. The community sued the guilds and the case was brought to arbitration before the Duke's judge. The community based its case on an article in its charters, exempting the Jews from membership of the guilds and from sharing their expenditure. They also stated that the Jews paid jointly taxes that the guild members paid through their businesses; the "fabbriche" tax, due on workshops and factories in the capital; the" pateria" tax for the freedom to trade; the abattoir tax; the tavern and hostelry tax; the tax on the judge of the Jews, auditore; the "gifts" to the Duke and his officials, and so forth. It transpired that the guilds had registered the Jews in their books without their agreement, and contrary to their charters. The community won the case.[261] The same year, the Jews won

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stall in the square, on a temporary basis. He guarantees to remove the stall at the beginning of 1628, and waives any claims of tenure upon the place.

[260] J.C.A., filza 14 doc. 22, 30.4.1617. It was confirmed "Liceat aliquo non ostante". With regard to control by the community of the allocations, sale of geese and so forth, see below.

[261] J.C.A., filza 15 docs. 3, 9, 1618. Attached are various documents and copies of charters of the community. In the above filza doc. 28, 11.12.1619, order of the Duke's judge to

another case, against the official in charge of the grain trade on behalf of the Duke. He prosecuted eleven Jewish merchants, on the charge that they were dealing in grain produced locally and abroad, contrary to the Duke's explicit prohibition. The defendants admitted their guilt, but contended that they were entitled to disregard this order, since the community's charters permitted the Jews to engage in this trade, i.e. to deal freely in foreign corn and to deal in Mantuan corn if it was received in lieu of debts. The official's charge was dismissed.[262]

Moses Bonaventura Sullam, the banker, tried his hand at most branches of trade. In 1620–1 he and his brother Rafael were charged with trading in skins without the permission required by law, and without being registered with the leather merchants' guild. The judge gave a verdict in favour of the brothers, according to an article in the community's charter, which allowed Jews to trade on equal terms with Christians in every commodity, and exempted them from membership of the guilds.[263] Despite all this, the Christian guilds did not cease their attacks upon their Jewish competitors, and the community was forced to beg the Duke (1622), to issue a clear edict forbidding the guilds to foreclose on Jewish goods on the grounds that they had to pay their share of the guild dues. The community mentioned the numerous verdicts of the Duke's judge on this subject, and the special paragraph in the charters. Nonetheless, the guilds would, from time to time, make use of false claims in their attempts to make the Jews share their expenditure and payment of taxes, despite the law which permitted the Jews to pay their taxes separately. The Duke approved the community's request, and issued an edict along those lines.[264]

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the chief officer of the bakers' guild. He has no right to demand from Israel Civita a contribution to the guild's expenses for the purchase of corn, a charge divided amongst the population by the Duke. Nevertheless, Civita must contribute, on this occasion, to the purchase of the corn. But in order not to create a precedent to the disadvantage of the community, he orders the official in charge to bring the "slips"(i.e. the payment orders in connection with the purchase) to the judge, who would levy the appropriate sum from Civita.

[262] Ibid. doc. 10, 1618. The accused are: Abraham Sullam and his son Angelo (Mordecai), Lazzaro (Eleazar), Angelo (Mordecai) and Calonymos d'Italia, Eliah Treviso, Lazzaro (Eleazar) Carpi, Moses Bonaventura and his clerk Jacob, Benedetto (Baruch) de' Rossi and Zachariah Civetto.

[263] J.C.A., filza 16 doc. 21, 1620/1. In filza 20 doc. 10, minutes of a case brought in 1621/7, by Aaron Sullam, a banker in Governolo. He is represented in Mantua by his brother, Moses Bonaventura Sullam. Aaron bought various kinds of grain, mixed them and sold them, contrary to the orders on this subject. The profits were confiscated and Aaron went to law to obtain their return. He won the case.

[264] J.C.A., filza 17 doc. 23, 4.8.1622.

The drought and the community's commerce in corn

The early twenties seem to have been drought years in the Duchy of Mantua, and the Duke began to act according to an old custom, buying wheat in bulk, in order to market it to the population, whether they wished or not. At the end of 1620, the Duke's minister, Count Striggi,[265] announced to the community that, because of the high price of wheat, the Jews must buy ten thousand sacks. The community appointed a committee of ten people to carry out the task. They investigated the situation and apparently, arrived at the conclusion that this quantity was exaggerated. The community chose a committee of three to explain to the minister that the community's economic position did not allow them to stand such a great expense. After negotiation with the minister, the quantity was reduced to two thousand sacks, and the community undertook to lend the Duke 5,000 scudi.[266] A new committee, acting for the community, purchased wheat in Venice at the beginning of 1621.[267] An additional amount was purchased in Ferrara. As usual, the authorities' calculations were inaccurate, and in the spring of 1621, they announced to the community that the state could do without part of the wheat. Fortunately, the community had not managed to bring over one thousand sacks of the wheat purchased in Ferrara. Jews in Ferrara expressed their willingness to buy the wheat, and the community sent the scribe Rabbi Moses ben Samuel Cases, to Ferrara to carry out the transaction.[268] A year later, the Duke once again forced the community to purchase wheat from his surplus supply.[269]

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[265] Alessandro Striggi, see Brinton, Gonzaga, p. 210f.

[266] J.C.A., M.B. C 66, 15–17.12.1620.

[267] Ibid. 67a, 1.1.1621.

[268] Ibid. 67b, 6.5.1621. It was sold for 22 scudi per moggio (approx. 28.5 kilograms. The sack weighed 85 kilograms and contained about 3 moggi. These measurements are Mantuan, and differ in other parts of Italy). An incomplete record of drought years in Mantua, D'Arco, Municipio IV, p. 159f. Filza 16 doc. 1(29), an incomplete list of wheat and flour sold by the Duke to the community in 1620.

[269] Ibid. 74b, 3.7.1622. The Duke required the community to purchase 150 sacks of wheat from his store houses. It was decided to divide the wheat among the members of the community. Part would be given to the poor, instead of charity in the form of money. A committee was formed to carry out the decision. It was learned that the Duke was also giving out wheat to the communes of Mantuan towns and villages. It was not clear if the "communes" would compel the Jews in the Mantovano to participate in the purchase. The massari were to see that the Jews in the Mantovano joined in the expenditure for the purchase made by the community in the capital, and to prevent their inclusion in the expenditure of the communes. From filza 17 doc. 1(72) it appears that the massari achieved their object. It seems from this source, too, that the quantity of wheat, sold by the Duke to the community, exceeded 150 sacks. The list in the doc.

Economic activity on the eve of the War of the Mantuan Succession

Duke Ferdinando issued a proclamation in 1623 obliging dealers in second hand goods, Christians and Jews alike, to obtain a licence for every sale on credit. Among the goods enumerated by the proclamation were gold, precious stones and jewellery. But the proclamation did not apply to goldsmiths, and its main purpose was to prevent fraud, particularly the charging of exorbitant interest.[270] The following year, the friction with the Christian guilds was renewed. This time, the members of the "aggucchieria (embroidery) of wool" tried to take this craft out of Jewish hands. The community appointed a committee to see to the protection of its merchants from the danger of unfair competition.[271] In 1625 the Duke decided to expand the manufacture of silk in the state, and ordered every silk manufacturer to work at least "fifty telaii (looms) in order to increase merchandise and trading". The community appointed Abraham of Udine and Mordecai Cohen to supervise the execution of the edict amongst the Jewish silk manufacturers, and to determine the number of looms to be set up by each. Henceforward, anyone wishing to be included in the ranks of the Jewish silk manufacturers must undertake to maintain the number of looms determined by the two officers.[272] At that time, approximately one third of the silk manufacture in the Duchy of Mantua was concentrated in Jewish hands. They introduced new methods of processing, and exported their products to Germany and other countries.[273]

The privileges of the community, renewed in 1626 by Duke Ferdinando, also serve — like those of the bankers on the same occasion — as a basis for the rights of the community in the seventeenth and eighteenth centuries. They once more confirmed the Jews' right to deal in all branches of trade, both new and old; they also exempted the Jews from membership in the Christian guilds

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refers to wheat given out to "non-payers" (people who were not paupers, but whose property did not amount to the minimum that was taxable): 118 sacks in the capital, 5 in Sermide, 2 in Gazzuolo, 12 in Viadana, 2 in Canneto, 4 in Rodigo, 1 in Quistello, 2 in Redondesco, 2 in Governolo, 3 in Revere, 6 in La Volta, 1 in Gonzaga, 5 in Luzzara. In all, 163 sacks.

[270] J.C.A., filza 27 doc. 60, a printed proclamation, 25.7.1623. Another copy in A.G.M., Filze Ebrei on this date.

[271] J.C.A., M.B. D, 4b, 11.11.1624. The members of the guild also engaged in hosiery manufacture. See above, note 241.

[272] Ibid. 7b, 2.3.1625, resolution of the minor council.

[273] J.C.A., Book M no. 53, undated (next to the documents of 1624 and 1626). This seems to be part of a memorandum, presented by the community, on Jewish silk manufacturing. The object of the memorandum in not known.

and payment of taxes to the guilds; they were permitted to charge 10% interest on debts of Christians for goods bought from Jews — but only from the date of instituting legal proceedings for the payment of the debt; they were allowed to sell meat to Christians as well, except for those days when meat was forbidden to Christians for religious reasons. The privileges approved the practice with regard to purchasing stolen goods, and the procedure for purchasing goods from Christians; permission was renewed to accept grain in settlement of debts, and the use and commerce in that commodity was allowed, after the authorities had been informed in the usual manner. An entirely new paragraph dealing with the manufacture of silk by Jews, testifies to the importance of this branch of trade to the state economy in general, and to the Jews of Mantua in particular. According to this paragraph, the Jewish manufacturers were obliged to work at least fifty looms — and if they did not fulfil this obligation, the community would have to make up the deficiency.[274] Ferdinando's successors, Duke Vincenzo II and Carlo I, did not introduce any changes in their confirmations of the community's rights on the eve of the expulsion in 1630.[275] The last privileges before the expulsion were granted to individual Jews; a monopoly was given to Jacob d'Italia for printing special forms for customs and border control, and permission was granted to Lazzaro (Eleazar) Levi to manufacture maiolica.[276]

In those last years, the economic activity of Mantuan Jews did not change in any way, and the Jews in the Duchy reached the period of their greatest prosperity. We know of only one case in which Jewish businesses were restricted by law. In 1626, the official in charge of food supplies for Mantua informed the community that henceforth Jews were forbidden to buy fowl at the city gate. They might buy them only in the city square set aside for that purpose, and offenders against the ordinance would be fined. Apparently, the authorities tried to prevent the Jews from purchasing fowl before it reached the market.[277] A year later, the community requested the Duke to grant Angelo (Mordecai) d'Italia and his brothers a privilege permitting them to open a wine shop in the ghetto. On the other hand, the community opposed giving permission to the d'Italia family to open a tavern, since this was the exclusive right of the possessor of the patent to keep a tavern and hostelry for the community. The wine business of the d'Italia was restricted to selling wine to customers for consumption at home. If it proved that they continued in future to serve food and drink on the premises, they were to be deprived of the right to engage in the wine trade. The affair was brought before the auditore and the outcome is not known.[278] The community also intervened in other areas. In 1625 an illegal instrument, apparently to clip or forge coins, was discovered in the house of Benjamin Formiggini. The minor council resolved to appoint a committee to investigate the matter, with the authority to impound the instrument. About a year later, the council decided that Formiggini was to remove the instrument from his house.[279]

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[274] A.G.M., L.D., 27.2.1626, J.C.A., Book M no. 50, filza 34 doc. 28. In the privileges from 23.6.1615 no changes or innovations were made.

[275] A.G.M., L.D., 10.12.1626 (16.2.1628), J.C.A., Book A nos. 27, 29, Book M nos. 54, 56. Extracts in filza 20 docs. 3–4, filza 21 doc. 2.

[276] A.G.M., L.D., 20.3.1628. The former privilege of 27.7.1595, see above. Permission to manufacture maiolica (12.7.1626), in Campori, Notizie storiche della maiolica, p. 104.

[277] J.C.A., filza 19 doc. 17, 1626.

The events of 1629–30 caused the complete impoverishment of Mantuan Jewry. Even before the occupation of the city by the Germans, many Jews became bankrupt, and the community was unable to meet its obligations. The Duke's financial demands upon them to supply food to the besieged city and equipment to the defence forces were burdensome.[280] The sack of the city and the Mantovano, and the expulsion of the Jews, put an end to the economic prosperity of the Jews in the Duchy of Mantua.

The rehabilitation of trade and crafts on the return of the Jews to Mantua

Carlo I confirmed the community's rights on the Jews' return to the capital after the expulsion, but inserted a few changes, caused by the impoverished condition of the community, and the small number of returning Jews. With regard to real estate which had fallen into the hands of a Jewish creditor, it was stipulated that preference in purchasing was to be given to Christians. The Jewish creditor was to inform the debtor of the legal proceedings he was about to institute in order to recover the debt. If the Jews wanted their own abattoir, it must be inside the ghetto area. In any case, they must pay fifty scudi

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[278] J.C.A., filza 20 doc. 18, 11.8.1627.

[279] J.C.A., M.B. D 9a, 12.10.1625, 13a, 22.11.1626. Perhaps this is the father of the cabbalist, Rabbi Solomon Formiggini, the community's scribe, and one of the city's rabbis after the return from expulsion. A case in which the community defended a Christian merchant is mentioned in filza 11 doc. 11, 7.9.1609, the Duke's authorization to the community to excommunicate a foreign Jew, who was trying to drive a Christian goldsmith from his place of work.

[280] J.C.A., M.B. D 20a, 10.2.1629, the community's allocation for the purchase of 1,000 sacks of wheat. The community's representative in this transaction was Rabbi Luliano Shalom Cases. Ibid. 21a, 25.7.1629, the authorities decided to impose on the community the purchase of an additional five hundred sacks of wheat, at 50 lire per sack. A committee of three was appointed to deal with the matter. On the rest of the community's actions and expenditure in connection with the war see above, chap. 1.

for the place allotted them at the central, municipal slaughterhouse. The number of looms to be worked by the Jewish silk manufacturers need not exceed twenty, but they were entitled, of course, to work a larger number of looms.[281] Carlo also followed the example of his ancestors and granted privileges to individual Jews. In 1636 he granted a monopoly to Daniel Israel Peretz for erecting various buildings and excavating in order to pump water from rivers or from underground wells to irrigate the fields, because he had found a cheap and effective way of doing so.[282] In the same year Carlo renewed the community's charters for a further period of ten years, making only some minor changes in connection with Jewish businesses: the Jews were entitled to keep real estate they had acquired in settlement of a debt, for five years instead of for three, and the Jewish creditor would now announce in three public proclamations that the time for payment of the debt had come.[283] Carlo died a year later, and the community's rights were confirmed by the regent for Carlo II, Princess Maria, with no material changes.[284]

When Carlo I wanted to remove the ghetto to another location, far from the heart of the city (he later contented himself with merely reducing the ghetto area), the community asked repeatedly that he annul the decree. In one of their petitions they expressed their objection to the very existence of the ghetto. Its establishment before the expulsion had caused damage to the corporation of the Jews, and the commerce of Mantua. Jews no longer came to settle in the city, to the detriment of Mantua and its economy; for the Jews of Mantua traded with Flanders, Venice, Milan, Florence, Genoa, Bolzano, Ferrara, Verona, The Marche, Modena and elsewhere, and they introduced and developed many manufacturing processes, including silk weaving and embroidery, and damask cloth gilded in the fashion of Lucca. They had been promised by the Gonzaga rulers in the preceding century, that they would suffer no inconvenience from the presence of the Church of San Salvador in the middle of the Jewish quarter. To this end they had repeatedly paid large sums of money to the Jesuits, for they wished to ensure the safety of the synagogue which bordered on the church. The Jews had first settled in Mantua in the days of the marquises, and their charters had cost them vast sums. On account of all this, the community asked for the abolition of the plans concerning the location of the ghetto and the removal of the Great Synagogue to another place. Although the petition is couched in humble phrases, as is usual for documents of this kind, nonetheless it contains an implied complaint about unfulfilled promises, extortion of money, and the like.[285]

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[281] A.G.M., L.D., 20.12.1632, J.C.A., Book M no. 59, filza 34 doc. 28.

[282] Ibid. 15.4.1636.

[283] Ibid. 30.10.1636, J.C.A., Book M no.. 60, filza 34 doc. 28.

[284] J.C.A., Book A no. 31, Book M no. 61.

Conflict with the guilds after the return from expulsion

On the return of the Jews to Mantua, the conflict with the Christian guilds was resumed. In 1632 the Duke issued a proclamation, under the influence of the metal workers' guild, forbidding trade in iron and scrap iron without the guild's permission; Jews who infringed this edict would be prosecuted. The community, therefore, took legal action against the guild. The verdict stated that the proclamation did not apply to the Jews since it was contrary to their charters.[286] This dispute arose once again in 1638. Moses Colorni was brought before the judge on the grounds that he had been dealing in scrap iron — and was acquitted. The community informed the Duke that the guilds were again trying to restrict their freedom of trade. The Jews' rivals tried to produce evidence for their claims from incidents that had occurred in this connection in 1620–21. However, the community proved that they were in the right, with the aid of documents from that period. In 1636, an attempt was made to forbid Jews to engage in any kind of trade, but it failed, and the community asked the Duke to clarify his standpoint unequivocally, and confirm publicly the principle of free trade and industry determined by the Jews' charters. At the same time, the community won a case against the tax collector for iron and metals, who also tried to restrict the Jewish merchants in the metal trade.[287]

In 1633, a dispute arose between the Jewish fruit merchants and the Christian merchants' guild. The guild forced the Jewish fruiterers to buy oranges, against their will, and inspite of the community's protest. The community requested the Duke's intervention, and the latter instructed the guild to take the merchandise back from the Jews, and refrain in future from such acts.[288] A year later, a dispute arose between the community and a number of Christian pedlars. The Christian pedlars had owned stalls in the Piazza dell'Aglio before the establishment of the ghetto, and were compelled to let their stalls to Jews after its establishment. At these stalls bread was sold, and the community paid the owners rent, in addition to the money paid to the owners of the square, the priests of the S. Andrea cathedral. After the expulsion of the Jews from Mantua, the community stopped paying rent to the former owners of the stalls, on the grounds that they derived no benefit from the stalls, and the contract between the two sides was no longer valid. The Duke had moreover forbidden the sale of bread from stalls in the ghetto and the stalls had been destroyed. The Christians maintained that even before the expulsion other commodities were sold at the stalls, and it was immaterial whether or not the community benefited. The Ghetto Edict of 1611 which stated that all contracts signed then would have permanent validity, was cited to prove that there was no need for formal renewal of the contract. In the course of the trial, the Christians asked the Duke to permit the Jews to sell bread at stalls in the ghetto. As a result, a new dispute arose between the sides: who was obliged to pay for the privilege of selling bread in the square, the Jews or the Christians. The Christians won the case and the Jews also gained, since their right to sell bread on stalls in the square was restored.[289]

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[285] J.C.A., filza 13 doc. 4(2). Undated, but from the content it appears that it refers to the thirties of the seventeenth century, some time after the return of the Jews to Mantua. Concerning the ghetto, the synagogue, and the church of S. Salvador, see above.

[286] J.C.A., filza 23 doc. 31, 14.5.1632.

[287] J.C.A., filza 1 doc. 20 (docs. from 1638 which were misplaced amongst the filza of the minutes of the case against the silk merchants' guild in 1565). Filza 21 doc. 2(3), filza 25 doc. 39.

[288] J.C.A., filza 24 doc. 3, 8.3.1633.

Payment of membership dues in the guilds was a continual bone of contention between the guilds and the Jews. In 1640, the textile shopkeepers' guild informed Isaiah Finzi that he must pay thirty-one Mantuan lire for membership dues. The community intervened in the affair, and the Duke's judge issued an order, cancelling the guild's demand, and also exempting other Jews in the same trade from similar payments.[290]

In this period, there was an increase in the number of disputes between the wool merchants' guild and the Jews. In 1644, a case was brought before the president of the wool merchants' guild against (Rabbi) Solomon Formiggini. Forty pairs of white woollen socks were found in the house of a Christian, and it appeared that they belonged to Formiggini. The president sentenced him to a fine for dealing in merchandise forbidden to someone who was not a guild member.[291] A short while later the community sued the guild for attempting to restrict Jewish business in the wool and woollen goods trade. The guild, for their part, sued Moses and Solomon Formiggini and the community for dealing in wool and importing wool from Germany and other countries, and processing it. The judge rejected the guild's claims, and confirmed once again the principle embodied in the charters of the community.[292] The controversy was renewed in the mid-seventies of the seventeenth century. The grounds for the lawsuit was the confiscation of 439 pairs of stockings by the guild at the house of Benjamin Norlenghi. Consequently, there were two lawsuits, the guild versus the community, and the guild versus Norlenghi. The guild demanded the exclusion of the Jews from the manufacture of woollen stockings and trade in that commodity, on the grounds that since they were not under the supervision of the guild, their goods were of inferior quality, and Christians thus suffered losses. The court submitted the case to the Senate council (consulta), which gave a verdict in favour of the Jews, and allowed them to manufacture and trade in woollen stockings, since this was in the interest of the state. For the more merchants there were the greater the volume of commerce, and the more Jews who employed Christians, the more the population benefited directly and indirectly. Only in one item did the Senate accept the demands of the guild: the Jewish manufacturers must have the wool cleaned and finished (follare) at the guild's workshops, in order to ensure that the quality would not be inferior. The guild officers would be entitled to examine the quality of the wool in the possession of the Jewish merchants. The council's ruling had the status of a legal judgement, and the Duke's secretary announced the repeal of the "proclamation" which had placed restrictions on Jewish trade in woollen stockings, and he forbade the guild to hamper the Jews in their commerce. On the other hand, it was stipulated that the Jews must use the guild's apparatus for cleaning the wool, and the guild was obliged to place it at the disposal of the Jews at any time that this was requested. It was also established that the Jews were not to be asked a higher price for cleaning the wool, nor were they to be obliged to register with the guild. The guild expressed its objection to the ending of the affair on this note, but to no avail, for the court's verdict was in favour of the Jews.[293]

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[289] Ibid. doc. 29, 1634/6. In this filza doc. 35, 11.6.1635, there is a formal announcement, presented by the Christians to the auditore. The Christians were owners of a shop beside the main gate of the ghetto, "under the pillars" (sotto i portici). They inform the community and the heirs of the Jews who had rented the shop at the time the ghetto was established, that since the shop remained empty and neglected after the war, the Christians regarded themselves as released from a rent contract, which had been forced upon them at the time of the establishment of the ghetto, unless the heirs of the tenants, or the community, appeared within fifteen days to take over the shop. The outcome is not known.

[290] J.C.A., filza 26 doc. 26, 5.7.1640. The guild was called Fontichieri, the Mantuan spelling at the time, instead of Fondachieri (shopkeepers retailing cloth and garments).

[291] J.C.A., filza 28 doc. 23(6), 1644. This is the community scribe and later one of the city's

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rabbis. The nature of the offence and the president of the guild's power of jurisdiction with regard to Formiggini are not quite clear.

[292] J.C.A., filza 29 docs. 25, 43, filza 75 doc. 5, Book M no. 71.

[293] J.C.A., filza 39 doc. 26, 1674/5, the community v. the guild. Ibid. doc. 32. Legal Ruling in favour of the community, 1674. Filza 40 doc. 12, 28.5.1675, petition of Benjamin Norlenghi to the Duke, to have his case brought before the Senate. Confirmed "ad consultationem". Ibid. doc. 13 (again filza 75 doc. 5a). Ruling of the Senate council, 5.6.1675. Ibid. doc. 14 (again in filza 75 doc. 6a), announcement by the Duke's secretary, 8.6.1675. Ibid. doc. 15, verdict in favour of the guild, 1675. The guild objects to the Senate decision. Filza 41 doc. 16, 1675, lawsuit of the guild v. Benjamin Norlenghi.

Measures of Duchess Maria

The restrictions on social intercourse between Jews and Christians were apt to hamper normal business dealings between the two. But although in some parts of Italy this was a contributing factor in driving Jews out of economic life, in Mantua the church regulations were adapted to the demands of reality. When Maria, the Duchess-Regent for Carlo II, issued instructions concerning the regulations of the judiciary, the administration and other public matters, they included a repetition of the church regulation forbidding Jews to enter Christian houses and workshops where Christian women were working, including and stipulating that a Jew might only hand over or receive merchandise at the entrance to the house, and in the public view.[294] This regulation was amended two years later by an order of the secretary of state, who cautioned that this was not to be regarded as a prohibition on the Jewish silk merchants who employed Christians from entering into Christian houses and speaking to the foremen, but that the regulation was intended to forbid conversation and contact between Jews and "the lower classes" (bassa gente), for business purposes.[295] The same Duchess granted her "honourable gatekeeper" a special privilege, and he was the sole person able to grant a license to sell wood in the ghetto. The community appealed against this, contending that poor Jews earned their livelihood from this trade, and the secretary of state abolished it.[296]

Conflict with the guilds at the end of Gonzaga rule

From time to time there would arise fresh controversies between the Jews and their Christian competitors, and in general the Jews were victorious. In 1667, the community presented a petition to the Duke, concerning an order of the officials responsible for the commerce in food in Mantua, which stipulated that one Jew only might traffic freely in fruit and vegetables, and other Jews wishing to engage in this trade must come to an agreement with the officer of the fruit and vegetable merchants' guild. The community based its claims on its charters, and the affair was brought before the Senate. The authorities ordered that no change in the status quo was to be made before a legal decision was reached.[297]

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[294] J.C.A., filza 26 doc. 52, 30.2.1642. And see above.

[295] J.C.A., filza 28 doc. 34, 16.11.1644. In filza 34 doc. 50, permission from the vicarius of Mantua to Florio (Zemah) Melli in Revere to employ two Christian women and a Christian man in his house for the manufacture of silk. Extension of the licence, 21.5.1662, provided that Christians did not eat at the same table with the Jews nor receive their food from Jews.

[296] Ibid. doc. 44, 30.3.1645.

The ghetto pharmacy provided a steady income, and consequently there was great competition for the licence to keep it. The community had a contract with the owner of the pharmacy with regard to supplying medicines to the poor at a fixed, low price. Whenever the pharmacy was in Christian hands, it was located at the edge of the ghetto, near one of the gates, so that it could serve clients at night, after the gates were closed, through a special window which opened on to the ghetto. In 1672, the Jewish apothecary, Angelo (Mordecai) Portaleone, died. Prior to his death, he had leased the pharmacy to a Christian, and accordingly, the pharmacy was moved to one of the gates of the ghetto. Since there was a similar pharmacy at one of the other gates, the community asked the authorities not to grant the Christian's request for a licence. The authorities accepted the community's claim and refused the request of the Christian pharmacist.[298] In 1693, a Jew bought a pharmacy from a Christian. When the apothecaries' guild asked him to pay taxes to the guild, he obtained the authorities' confirmation that he was exempt from paying taxes to the community. The latter appealed to the authorities to cancel the confirmation, and they did so.[299] At the end of the seventeenth century, the community made an agreement with two Christian owners of a pharmacy. The community consented that a shop be let to the pharmacists, adjacent to the ghetto gate leading to the street of the goldsmiths. The agreement provided that the community relinquish the area, which was an integral part of the ghetto, that it sufficed to open a window facing the ghetto, and there would be no entrance from the shop to the ghetto. The pharmacists might not use the shop for any other trade.[300] When one of the gate keepers began to engage in trade, in a house placed at his disposal by the community because of his function, the community sued him. The suit ended in a compromise: the gatekeeper was allowed to continue his business, in return for an annual payment to the community.[301]

The community also watched over the rights of its members outside the capital. When the governor of Quistello published a decree, giving two Christ-

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[297] J.C.A., filza 36 doc. 13, 13–17.5.1667. In the archive there are no further details on this subject.

[298] J.C.A., filza 38 doc. 46, 31.3.1672.

[299] J.C.A., filza 53 docs. 1(35), 10.

[300] J.C.A., filza 61 doc. 14, 1698.

[301] J.C.A., filza 59 doc. 5, 1696/1701.

ians a monopoly of the drug trade (medicines, syrups, lozenges etc.), the community requested that the Duke repeal the decree, which was contrary to the rights of the Jews. The community was protecting the interests of Moses Corinaldi, an inhabitant of Quistello. The affair was brought before the Duke's judge, and the outcome is not known.[302] In the eighties of the seventeenth century, there was a lawsuit of the community versus the bakers' guild. The guild demanded that the community share the guild's expenses for purchasing and distributing wheat; while the community refused to accept this demand.[303] Simultaneously, the community was engaged in a lawsuit against the cheesemakers' and merchants' guilds. The guild required the Jews to limit themselves to the manufacture of kosher cheese only.[304] Vitale (Jehiel) d'Italia and Graziadio (Hananiel) Colorni won a case against the bakers' guild in 1691. The guild demanded that they register, and pay membership dues.[305] In 1695, the community complained about the Christian fruit and vegetable vendors, who came into the ghetto and set up stalls in the alleyways and in the market place, arguing that the ghetto was established for Jews, and not for Christians. They had no objection to farmers coming to sell their produce in the ghetto, since they did not remain long, but the city vendors, on the other hand, tried to establish a permanent status in the ghetto. The Duke issued an edict forbidding the Christian fruit and vegetable vendors to trade in the ghetto.[306] The Duke also protected the Jews from the excessive zeal of his officials. He instructed them not to harass Jews selling food in public on Christian holidays and festivals, for they were entitled to sell their wares while

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[302] J.C.A., filza 40 doc. 21, 14.12.1675, community's petition to the Duke. 19.12.1675, judge's order to Corinaldi to appear in court and present his case. Attached: request of the two Christians in Quistello to the Duke to grant them a monopoly. 19.12.1675, order of an official in Quistello to Corinaldi to appear before the judge in Mantua. Copy of par. 4 of the community's charters, granting the Jews freedom of trade. 27.11.1675, approval of the request of the two Christians concerning the privilege from the secretary of state. 5.12.1675, copy of a proclamation, issued in Quistello along the lines of the monopoly.

[303] J.C.A., filza 43 doc. 22(5), 1680/4, the last part is incomplete. From filza 50 doc. 22, it appears that the community won the case. In M.B. E 113a, 20.10.1677, the community's decision to publish an announcement to its members. It was known that Jews were enrolled in the guilds despite the prohibition. The prohibition was renewed now, signed by Rabbi Moses Zacut. Ibid. 170a, 18.11.1700, the minor council learnt that a Jew had asked the Duke to forbid other Jews to engage in the craft of "dyeing patterned linen garments". He was summoned for an investigation, and denied the rumour.

[304] J.C.A., filza 45 doc. 17, 1683.

[305] J.C.A., filza 50 doc. 20, 1691, the guild was sentenced to pay the expenses of the lawsuit.

[306] J.C.A., filza 54 doc. 35, 24.11.1695, Book M no. 106.

Christian shopkeepers were allowed to do so.[307] In 1700, there was the case of the Christian butchers' guild versus the Jewish slaughterer at the abattoir. The guild objected to the Jewish slaughterer's demand to receive a "tip" from the butchers for slaughtering kosher meat. The judge sustained the slaughterer's claim and laid down that the custom in this respect was to be upheld.[308] At the beginning of the eighteenth century, the community obtained from the Duke the publication of a new proclamation against the Christian fruit vendors, ordering them to leave the ghetto, and threatening punishment to offenders. Entry to the ghetto was allowed in the mornings only to farmers selling their produce.[309]

Trade at the end of the seventeenth century

In the second half of the seventeenth century, the Jews of Mantua continued to participate in the state's annual fairs. One of the big fairs took place in summer near the capital, in the neighbourhood of the Madonna delle Grazie church, near Curtatone. Since the War of the Mantuan Succession, the community had kept twenty-eight stalls, and also erected permanent buildings (at the request of the Duke). In 1661, the community complained to the Duke that an attempt was being made to force the Jews to leave the places that they had acquired at the fair; yet at the same time they were asked to make new investments in the site. The community requested that no change whatsoever be made in the status quo.[310] The business of many Jews in second hand goods involved various regulations with regard to buying procedure. In 1666, the Duke issued a proclamation, forbidding Jews to buy merchandise from Christians who were not heads of families or householders. Offenders were to be punished, and if they were not able to pay the fine, the community was to do so in their stead. The community objected to the second part of the edict, and asked the Duke to cancel the regulation ascribing collective responsibility to the community for the offences of individual Jews, since this was not in accordance with their rights.[311] A further proclamation on this subject was published in 1672. The community requested that the Duke publish explanations to the proclamation, which would accord with their rights on this subject, lest obstacles be raised to Jewish trade.[312] At the end of the seventeenth century, the Duke returned to the same issue and published a new proclamation, prompted by the rising number of robberies in the city. He increased the punishment that awaited robbers and bandits, who had apparently become more numerous in Mantua because of the political and military situation which deteriorated in the last years of Gonzaga rule. Among its other provisions, the proclamation reiterated the prohibition on purchasing merchandise from a Christian who was not a householder, or head of a family, and, as before, placed responsibility upon the community for offenders who did not pay the fine.[313] The Jews were also forbidden to buy merchandise from soldiers. The community saw that the regulation was put into effect, and proclaimed a ban on the offenders.[314]

Farming of taxes and duties

The community fulfilled an important function in the economy of the state in the second half of the seventeenth century, by farming part of the duties and the various monopolies in the Duchy. A number were leased by the community from the authorities, and farmed out to various Jews, and a number were farmed, directly from the government, by individual Jews, or received as a privilege. The authorities announced the farming to the public by means of a proclamation. Amongst the tax farmers who had privileges were: Jacob d'Italia (1661), manufacture of spirits and their sale; Graziadio (Hananiel) Rovigo and Abraham Mondovi (1666), manufacture of glass and crystal; Laudadio (Ishmael) Pacifico (1668), manufacture of soap; the brothers Fano (1668), manufacture of paper and its sale; Salvatore (Joshua) Norsa and Moses Sullam (1669), transport of all agricultural produce in the state: grain, wine, wood and silk; Moses Civita (1670), manufacture of glass and crystal; Solomon and Abraham Vita (Hai), Joseph and Nissim Fano (1681), trade in paper; Abraham Vita (Haim) Fano, who established a new factory near Goito (1690), and received a monopoly of the manufacture of paper. The tax farmers on a personal basis (to some of whom the taxes were farmed out by the community) included: the brothers Fano (1659), farming of the duty at the rate of a soldo for each pound of fish sold in Mantua; Israel Norsa, Benedetto (Baruch) Sullam, and Leone (Judah) Provenzali (1659), farming of the tax on mills in the state; Jacob d'Italia (1660), farming of the tax on cheese sold in the state, at the rate of two soldi per pound; the brothers Fano (1660), farming of stamp duty on cards; Joseph Vita (Hai), (1663) farming of the duty on the sale of salt in the state; Graziadio (Hananel) Rovigo and Abraham Mondovi (1666), farming of the duty on the sale of salt in the state; Salvatore (Joshua) Norsa and Moses Sullam (1669), farming of the duty on oil of foreign manufacture, at the rate of five soldi per pound; Rafael Vita (Hai) (1763), farming of all duties in the state; Graziadio (Hananel) Rovigo (1673), farming of the tax on flour mills; Solomon Fano (1677), farming of fishing rights in the lakes of Mantua; Joshua Norsa (1678), farming of the tax on contracts in the state; Joseph Leoncino and Salvatore (Joshua) Jarè (1678), farming of the duty on wine; the brothers Fano (1688), trade in scrap iron and copper; Sabbato (Shabbetai) Vita (Hai) (1688), farming of the tax on soap at the rate of a soldo for every pound; Joseph della Volta (1692), farming of the tax on soap at the rate of a soldo per pound; Moses Sacerdote (Cohen) (1694), farming of the duty on oil; Abraham Vita (Haim) Fano (1696), farming of the duty on fish; the same Abraham (1696), farming of fishing rights in the lakes of Mantua; Graziadio (Hananel) Rovigo (1697), farming of the tax on grinding corn at the rate of four lire per sack; the same Graziadio (1699), the operation of various flour mills; Moses Sacerdote (Cohen) (1700), the operation of various flour mills, and the tax on the mills.[315]

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[307] J.C.A., filza 57 doc. 26, 10.12.1699, Book M no. 117.

[308] J.C.A., filza 58 doc. 7, 26.4.1700.

[309] J.C.A., filza 61 doc. 31, 10.2.1705. Again, filza 75 doc. 34.

[310] J.C.A., filza 34 doc. 28(24), 4.8.1661. The results of the petition are unknown. From documents in the archive, it appears that the Jews of Mantua continued to participate in this fair after 1661 as well.

[311] J.C.A., filza 37 doc. 40, the proclamation dated 19.4.1666. The community's appeal 23.8.1669, "was under consideration".

[312] J.C.A., filza 38 doc. 49, 9.4.1672. Attached is a copy of the paragraph in the community's charter, dealing with trade, and where the merchandise proved to have been stolen. The text of the proclamation is not in the archive.

[313] J.C.A., filza 55 doc. 12, proclamation of 12.7.1696, Book M doc. 107, 6.12.1696, confirmation of the community's request to relieve it of this responsibility, which was an infringement of its rights.

[314] J.C.A., filza 59 doc. 13, 1701.

In 1649, the community decided to farm out separately the duties and taxes to be levied on the mills in the state, the manufacture of oil in the state, the dam at Governolo, and the sausage production in Mantua. The community hoped that in this way the income would be greater. Two salaried directors were appointed. The first to be appointed to this function were: Isaac Mahalalel Norsa and Benedetto (Baruch) Sullam.[316] These two themselves farmed the oil duty.[317] In 1651, a contract was signed between the community

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[315] A.G.M., Gride, in print dated as above. Summary in D'Arco, Municipio IV, app. 59. I have in my collection a proclamation in print 4°, pp. 2, 13.11.1686, on the subject of the patent of the brothers Fano (scrap iron and copper). J.C.A., filza 58 doc. 3, 14.1.1700, ruling on the question whether the Jews were obliged to pay the tax on "contracts" in connection with the transfer of tenures in the ghetto. The claimant of tax was Salvatore (Joshua) Norsa, who collected the contract tax. Filza 52 doc. 23, 1690/3, lawsuit of the Treasury v. a Jew, on the subject of payment of this tax.

[316] J.C.A., M.B. E 40b, 7.1.1749.

[317] J.C.A., filza 30 doc. 1(4), 25.4.1650. Consent of the minor council to the lease.

and the Duke, for a period of seven years, concerning the farming of the tax on oil. The community undertook to make an annual payment of three thousand Mantuan lire, and to pay off every three months the sum of seven hundred and fifty lire. It was stipulated that the rate of the duty would be five soldi for each pound of oil. The community received the right to farm out the patent.[318] A short time later, the contract was cancelled with the agreement of both parties, and the Duke undertook to compensate the community by an annual payment of five hundred lire till the end of the period of the patent. In 1654, the community complained to the Duke that for some time they had not been paid what was due to them, and they asked him to see that the agreement was carried out.[319] When the community lent the authorities 36,000 lire to meet current expenses, particularly for the army, the community was leased in return part of the income from the dam at Governolo, and the duty on dyes (1658). The duty on dyes was farmed out to Spanish Jews from Venice in return for a payment of four thousand scudi. The Mantuan community objected to this, and demanded the cancellation of the agreement with the Venetians. The Duke acceded to their request and leased them the right to collect this duty in exchange for a payment of only three thousand scudi.[320]

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[318] Ibid. docs. 28/9. 30.10.1651, draft copy of the contract. 3.11.1651, copy of the official contract.

[319] J.C.A., filza 31 doc. 28, 15.10.1654. Confirmed the following day.

[320] J.C.A., M.B. E 67b, 2.12.1658, community resolution to object to tax farming by the Venetians. Their name was Mugniani. Filza 33 docs. 20(55), 23, 1658. The duty was called Vallonia. The dye was made of acorns and was used for dyeing cloth, leather, etc. It was imported into Italy from Greece and the Aegean islands, as well as from Vallona in Albania, after which is was named (see Tommaseo, Dizionario). The dam at Governolo was called Sostegno di Governolo. Ibid. doc. 36, 10.12.1658, it was decided to raise the duty on the dyes which was farmed to the community. Filza 34 doc. 28(1), 18.5.1661, decree of Marquis Ottavio Gonzaga on behalf of the Duke. The Duke owed the community 18,000 lire from the debt of 1658. In the meantime, a new debt of 1,200 lire had been added. These amounts were needed for the army and fortifications. It was decided to repay the debt from the income of the dam at Governolo. Ottavio Gonzaga was at that time governor of the capital, and supreme commander of the army. Filza 34 doc. 46(60), receipt for payment to the community from the above dam, 9.5.1662. Filza 35 doc. 34, the community's account with the Duke's Treasury, in connection with income from taxes and duties. The community's debts, 3.1.1658, 15,000 lire for payments received from Angelo (Mordecai) Corinaldi, who collected the taxes at the dam at Governolo in 1651/8. 30.5.1661, 1,800 lire for payments from a Christian in connection with the afore-mentioned dam. 22.6.1661, 4,047.16.0 lire for a payment from Leone (Judah) Provenzali, who farmed taxes from the state's mills. Total debts of the community, 20,847.16.0 lire. To the community's credit, 30.10.1651, 17,000 lire, being the Duke's debt to the community which is the balance to the credit of the community after he took back the income from the oil tax and the dam at Governolo (which he had pre-

In the Mantovano as well, the Jews were taxgatherers. In 1670, a dispute arose between David Lombroso and Angelo (Mordecai) Ginesi, both of Sermide, in connection with collecting the dues for the tobacco monopoly. Ginesi gathered the dues and Lombroso had claims against him in this respect. The dispute came before the minor council in the capital, who arranged a compromise between the two.[321] One of the important Jewish merchants in Mantua in the second half of the seventeenth century, and perhaps the richest of them all, was Bonaiuto (Azariah) de' Rossi. He farmed various taxes and duties, including the duty on wine and meat. In 1692, he entered into partnership with two Christians and collected the duty on wine. The income from this duty in the years 1693–5 was 292,592 Mantuan lire.[322] In the same period he also collected the duty on meat slaughtered at the great abattoir in the capital. His partner was Graziadio (Hananel) Rovigo, who possessed various monopolies. In 1693, the gross income from this duty was 179,416 Mantuan lire,

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viously farmed to the community). 22.1.1658, 1,222 lire, for food supplied by the community to workers in "vessels" (vasi) in Cerese. Total credit of the community 18,222 lire. Later, a second bill from 1662. The community's debts to the Duke's treasury 13.2.1662, 6,122.10.0 lire for a payment of Angelo (Mordecai) Corinaldi from the income from the dam until May 1662. 21,561.2.0 lire were collected by David Levi (in the period 3.1.1659–7.7.1665), collector of the duty on dyes in the community's name. 14,281.9.0 lire as above, in the period 8.7.1665–14.6.1672. Total debts of the community 41,965.1.0 lire, at an interest of 8%. 13.7.1662, as above 3,000 lire through Ottavio Gonzaga. 4.9.1662, 7,200 lire for building the dam (chiusa) at Governolo. 22.12.1662, as above 1,575.3.0 lire. Total credit 29,775.3.0 lire. A third bill, the community's debt, income from duty on dyes in the period 15.6.1672 up to the end of 1676, 7,926.10.0 lire. Balance of debt for farming the duty in 1677/9, 7,890 lire. As above until the end of 1681, 5,260 lire. Total debt 21,076.10.0. The community's credit: as above, 30.12.1664, 9,840 lire. Payment to the Treasury 9.7.1665, 10,416 lire. Total credit 61,696 lire. Total debts of the community 83,889.7.0 lire. Total credit of the community 110,693.3.0 lire. Balance to the community's credit (including interest) up to the end of 1681, 26,803.16.0 lire. Attached are detailed accounts of various amounts to be added to the above sums. Further details in filza 38 doc. 51. In filza 42 doc. 1(1), 1677, a payment order concerning payment by the community of the lease for the duty on dyes. The annual payment is 2,600 lire. Ibid. doc. 2, 1677, lease to the community for a five-year period.

[321] J.C.A., filza 38 doc. 15, 10.11.1670. Ginesi was imprisoned owing to Lombroso; one provision of the compromise was Ginesi's release from prison.

[322] J.C.A., filza 52 doc. 1(89), 18.12.1692, the income was 1693 — 95,490 lire, 1694 — 103,793 lire, 1695 — 93,301 lire. This was the gross income. The net income is not given. In filza 54 doc. 12, the testament of Bonaiuto (Azariah) de' Rossi in Latin and Italian, in the presence of a Christian notary, and in Hebrew in the presence of three Jews (1695). The net property amounted approximately to 150,000 Mantuan lire. Apart from this, he left jewellery, clothes, furniture and the like, whose value is not recorded in the inventory, drawn up after his death, shortly after the will was made. Mentioned in Mortara, Cenni sul Terremoto.

while the net profit of the two partners was 20,164 lire, divided equally between them.[323] The gross income from this duty in the years 1694 to 1697 was 635,946 lire. However, we must remember that the net profit brought in by this duty, like other duties, was only a small percentage of the turnover.[324] This appears from the balances of the lease of the duty on dyes, drawn up by the community for the years 1658–99. The community farmed the duty from the mid-seventeenth century until the end of the rule of the last Duke of Gonzaga.[325]

The Jews of Mantua succeeded in entering the special area of activity of the Dukes of Mantua, the minting of coins. In the midseventeenth century the tax-farmer of the mint at Mantua was Mandolin of Padua.[326] Elijah and Gabriel Padua, the sons or relatives of Mandolin were partners in the business of minting coins in 1689.[327]

Trade in grain in the second half of the seventeenth century

The community continued to purchase wheat, in this period also, particularly in years of drought, and hardship caused by war. In 1648, the community promised the Duke that they would purchase grain in order to alleviate the scarcity of supplies to the capital. They undertook to keep the authorities informed of their transactions for control purposes.[328] In 1664, the community received permission from the official in charge of supplies to buy outside Mantua, and bring into the city, one hundred and fifty sacks of grain, and sell them to the public.[329] There seems to have been a drought that year, and the authorities were storing grain and dividing it among the inhabitants, and Jacob Todesco, the court baker, and other Jewish bakers, were ordered to pay their share of the cost of distributing the government wheat. If they did not obey they would cease to be bakers, and if they ignored the order the bread would be confiscated.[330] It was customary to allow the community to buy one hundred sacks of flour each year for baking matzoth.[331] At the end of the seventeenth century, the community's transactions in grain were flourishing, mainly because of the food shortage which resulted from the state of war in the Duchy, on the eve of the deposition of the Gonzaga by the Austrians. In 1690, the community's transactions in this branch amounted to over one hundred thousand Mantuan lire, and they were superintended by Bonaiuto (Azariah) de' Rossi, who at that time was a massaro on behalf of the community.[332] The community continued to fulfil this function until the end of the rule of Ferdinando Carlo, the last Duke.[333]

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[323] J.C.A., filza 53 docs. 1(41), 1(62). In the first doc. order of the authorities to Bonaiuto (Azariah) de' Rossi and his partner to pay what they owed on account of the tax collection directly to the Duke's Treasury, and not to the army fund as in the past. In the second document current balance 1693.

[324] J.C.A., filza 56 doc. 1(11), balance of the farming of the meat duty 1694/7.

[325] J.C.A., filza 57 doc. 1(48/9), balances of the tax collection on flour mills in the nineties of the seventeenth century. The turnover totalled over half a million lire, but the net income amounted to only a few tens of thousands of lire. J.C.A., filza 58 doc. 1(17), accounts of the duty on dyes up to 1700. The net income was less than five thousand lire per annum. Filza 61 doc. 1(25), the community's accounts with the treasury concerning loans and tax-farming in the second half of the seventeenth century. Ibid. doc. 6, 1703/4, various decrees of the Duke concerning the duty on the dyes. Inter alia, he granted a privilege to a Christian guild, reducing the payment by its members of this duty. The duty was given to the community anew from 1669, in return for the increased payments by the community for the ducal guard.

[326] Magnaguti, Zecca di Mantova III, p. 23. Joseph of Padua is also mentioned in his company. They may have been active even before the expulsion, op. cit., II, p. 71. Solomon d'Italia of Mantua was a tax collector at the mint of the Gonzaga in Casale Monferrato in 1656. Levi, Iscrizioni, p. 8, n. 1.

[327] J.C.A., filza 49 doc. 27, 1689, agreement between the partners.

[328] J.C.A., filza 29 doc. 26, 26.8.1648, the community's undertaking. M.B. E 38a, 1648, resolution to allocate tax funds for the purchase of wheat. Filza 29 doc. 28, proclamation

International trade

The part played by the Jews in the state's international trade appears to have been large. They were a subject of diplomatic negotiation between the Dukes of Gonzaga and the rulers of other states, and when necessary, they provided

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of the authorities: because of the troubled times all inhabitants are required to inform the authorities, in writing, of the amount of grain in their possession. Attached is an order to the community to furnish the means for the purchase of two hundred sacks of wheat, 24.9.1648. Ibid. doc. 34(4), 2.12.1649, bill for 339 sacks of wheat, purchased by the community: 26,367.3.0 Mantuan lire. In other parts of Italy as well, the Jews were suppliers of grain at this time, even in the Papal State, contrary to the church ordinances which forbade Jews to trade in the food of Christians.

329 J.C.A., filza 35 doc. 14, 15.1.1664.

330 Ibid. doc. 17, 17.4.1664.

331 Numerous documents in the archive on this subject — for example, J.C.A., filza 48 doc. 6, 1688. Permission to buy the grain (one hundred sacks) at 27 Mantuan lire per sack. Total expenditure for matzoth and matzah meal 6,731.4.0 Total income 6,865 lire.

332 J.C.A., filza 50 docs. (1–8), 1690.

333 J.C.A., filza 62 doc. 14, June–July 1706, purchase of two thousand sacks of grain by the community at the Duke's request, on account of the difficult state of supplies. Ibid. doc. 36, 1706, the community's report on the wheat in its possession and in the hands of Jewish merchants — approximately one thousand sacks. A census was taken for security purposes. M.B. F 5a, 7th of Ab 1706, allocation of one thousand doubloons for the purchase of wheat.

a means of exerting economic pressure abroad. In 1660, the Duke of Parma complained to the Duke of Mantua about disturbances in the trade between the two countries. In his reply, the Duke of Mantua writes that he had ordered his ministers to meet with the massari of the community and settle the matter.[334] In 1700, Ferdinando Carlo quarrelled with a merchant in Verona, and hastened to inform the massari of the community of this, demanding that they instruct the members of the community not to pay their debts to that merchant, and to immediately inform the massari of any such debt. Anyone paying their debts to the merchant of Verona, after the publication of the announcement, would be fined and punished.[335]

The community's control of trade in the ghetto

In the period after the return of the Jews to Mantua, the community continued to control trade in the ghetto, particularly trade in foodstuffs. The community appointed three inspectors of the butchers, bakers and cheese vendors, who had to examine the quality of the commodities and the level of prices. Their appointment was approved by the authorities, and these inspectors had the same powers as their counterparts among the Christian population.[336] The community took care that Jews who were liable to give them a bad name among the Christians were not allowed to engage in certain activities; they were strict with regard to trade in stolen goods, using excommunication as a sanction.[337] In 1692, the public bans of the community were confirmed anew, including the following regulations in the sphere of commerce: prohibition of coin clipping, and trading in clipped or forged coins. Trade in eggs and fowl was forbidden, except for fattened geese in the month of December. The purchase of grapes for wine making was forbidden, as was the sale of wine within a radius of ten miles of the capital. It was forbidden to sell or transfer the debt of a Jew to a Christian. It was forbidden to sell meat, either kosher or

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334 J.C.A., filza 34 doc. 14, 12.10.1660. The nature of the "disturbances" is not clear from the letter.

335 J.C.A., filza 58 doc. 12, 8.8.1700.

336 J.C.A., M.B. E 6b, 17.6.1634, first appointment of the three after the expulsion. (There are some subsequent changes at intervals in M.B.). Filza 24 doc. 16, 29.6.1634, the authorities' permission to the community to appoint a commission of inspectors of food prices in the ghetto. Filza 35 doc. 3, 22.7.1636, as above. Filza 33 doc. 2, 18.4.1657, order of the auditore to the Jews, at the community's request. A Jew selling cakes and boiled eggs in the ghetto, without permission, would be fined six scudi.

337 J.C.A., filza 30 doc. 5, 1650, announcement of the council: no-one was to dare to open shops or engage in transactions which might give the Jews a bad name amongst the public. Offenders would fall under a severe ban.

non-kosher, in the ghetto without the community's permission. The purchasing of meat at the slaughterhouse was prohibited. All meat had to be sold at butchers' shops. It was forbidden to establish additional butchers' shops without the community' permission. All contracts and obligations required the signature of one of the rabbis of the yeshiva. The payment of wages in food to Christians was prohibited, but bread, wine and fruit might be served during working hours. It was forbidden to sell cooked foods. It was forbidden to keep Christian labourers in the ghetto in summer, after one o'clock at night, (7 p.m.), and after three o'clock at night (9 p.m.) in winter, apart from porters, who could be employed outside these hours where necessary. Enrolment in a Christian guild was prohibited.[338] These regulations were renewed in part from time to time, according to need. In 1695, the community reminded its members that there was a ban on selling cooked foods in the ghetto, on selling wine to Christian women for drinking on the premises, and on unloading boats on the Sabbath.[339]

The Jewish economy in the Austrian period and competition with the Christians

The charters of the community from the end of the Gonzaga period, and the beginning of Austrian rule, once more confirmed the principles of freedom of trade and crafts, and other regulations relating to Jewish commerce, and no changes were introduced.[340] At first no far-reaching changes occurred in the economic position of the Jews under Austrian rule. The main occupations of the Jews of the Duchy were, as formerly, trade and banking, and farming the state revenue. But the economic situation of the state did not improve, and in several respects even deteriorated, mainly because of the increasing burden of taxes, which weighed heavily upon both the Christian and the Jewish population.[341] For this reason, the competition between Jews and Christians grew more bitter in trade and crafts, and relations between them worsened because of the Christians' attempts to transfer part of their burden of taxes to the Jews.

Immediately after the entry of the Austrians into Mantua, the Jews had to complain to the authorities, that the college of physicians was demanding that two Jewish doctors in the capital pay the taxes of the college. The community

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[338] J.C.A., filza 51 doc. 11, 1692.

[339] J.C.A., filza 54 doc. 45, 1695. In filza 60 doc. 7, 7.3.1702, the Duke's order to the community to remove the ban placed upon a few people who had slaughtered outside the slaughterhouse, or bought meat slaughtered in this way. The offenders would be punished directly by the Duke.

[340] See above, chap. 2.

[341] See D'Arco, Municipio V.

objected to this demand by the college, and claimed that the Jewish doctors were exempt from enrolment in the guild, as were the other Jews: they did receive a licence to practise from the college when they began to work in their profession, and even paid for this licence, but thereafter all connection with the college ceased. The authorities approved the community's petition, and a special paragraph was included in the privileges of the community from the Emperor.[342] In the same period, there took place a lawsuit between Jewish and Christian brokers. The Christians demanded that Jews be forbidden to act as middlemen outside the borders of the ghetto.[343]

The community also protected the merchants in the villages of the Mantovano. When the authorities attempted to impose taxes on the manufacture of silken thread by the Jews of Governolo (1708), the community in the capital objected, and complained to the authorities. The Austrian authorities acceded to the community's request, and informed the governors of Viadana, Gazzuolo, Revere, Governolo, Sermide and Goito, that no taxes were to be imposed upon the Jews in these settlements, who paid their share of the state tax to the central community in Mantua.[344] On the same occasion, a lawsuit took place before the auditore in the capital; the parties were the commune of Gazzuolo and the Cantoni brothers, residents of that place. The Cantoni brothers traded in Gazzuolo in cloth, furs, medicines, sausages and grain. Apart from this, they engaged in silk manufacture, and exercised a monopoly of tobacco, oil and salt. The commune demanded that they pay taxes — but it seems that their claim was not sustained.[345] A year later, (1709), the Jewish bakers in the ghetto were short of flour, and bought bread from Christian bakers, which they sold in the ghetto. The authorities informed the community of this, and asked them not to allow the Jewish bakers to continue this practice, since it was contrary to regulations in the city. The community was asked to see immediately to the supply of flour to the Jewish bakers. In their reply, the community explained that they were not responsible for the supply of flour to the bakers. Every Jew was entitled to choose not to engage in his profession, and if the bakers did not wish to bake, it was not within the community's power to force them to do so.[346]

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[342] J.C.A., filza 64 doc. 23, 19.10.1707. The confirmation appears in the privilege of the community dated 1733, par. 2 a.o. A.G.M., Filze Ebrei (3390), 4.11.1733, a.o. J.C.A., filza 71 doc. 44, 16.12.1715, on the subject of the demand of the college that the Jewish doctors pass an examination.

[343] J.C.A., filza 65 doc. 7, 1707/8, incomplete.

[344] Ibid. doc. 24, 1708.

[345] Ibid. doc. 57, 1708.

[346] J.C.A., filza 66 doc. 8, 13.5.1709. The background for the actions of the Jewish bakers

In 1711, the authorities tried again to impose special taxes upon the Jews of Governolo for engaging in silk manufacture. The community in the capital again asked that the order be cancelled. The same occurred in 1720.[347] The Jewish goldsmiths in the capital charged the Christian goldsmiths' guild with trying to impose restrictions on their Jewish counterparts, and attempting to oblige them to be approved by the Christian guild.[348] In 1716, the Jewish silk manufacturers in the capital were ordered to hand over certain types of silk for processing in the workshops of the Christian silk manufacturers' guild "so that the goods be of the required quality". The order was transmitted to the community from the chief officer of the guild, and in accordance with government orders.[349]

In 1716, something unusual occurred — the Christian merchants and the community approached the authorities jointly, asking that they issue clear orders in connection with the rate of exchange for currency, as the fluctuations in the rate of exchange, and the obscure situation caused many difficulties in trade.[350] Another instance of co-operation occurred in 1718, when Christian and Jewish silk manufacturers presented a joint petition to the authorities on the subject of taxes. The authorities had imposed a tax on the silk manufacturers for the maintenance of the imperial army. The manufacturers requested the cancellation of the tax, as they paid their taxes collectively — the Christians through their guild, and the Jews through the community.[351] Two years later, when the subject arose again, the authorities confirmed the community's request. In that year the government informed the Jewish silk manufacturers that they were to pay taxes for the silk looms in their possession, in order to help maintain the imperial army. The community stated, in their appeal to the authorities, that their payments included those of the Jewish silk manufacturers, and in this connection enumerated the number of looms for silk manufacture, possessed by the Jews in the capital and in the Mantovano: in Governolo, Gazzuolo, and Sermide. The number of looms in Jewish hands in that year was sixty-seven. Some of them were operated by Jews, and

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is not clear. Perhaps a maximum price for bread was fixed, and they decided that it was not worthwhile baking.

[347] J.C.A., filza 67 doc. 1(11), 1711. Filza 77 doc. 32, 18.10.1720, letter from the governor of Governolo, with confirmation that the Mantuan order had been carried out, and no taxes were levied on the silk looms of the local Jews.

[348] J.C.A., filza 67 doc. 20, 1711, incomplete.

[349] J.C.A., filza 72 doc. 12, 7.3.1716. An arrangement of this kind existed in the second half of the seventeenth century with regard to woollen stockings (see above).

[350] Ibid. doc. 42, 1716.

[351] J.C.A., filza 74 doc. 46, 1718. The petition is signed by seven Christian manufacturers and four Jews.

some were owned by Jews but operated by Christians. The petition was approved.[352]

The community also continued, in the Austrian period, to fight the Christian fruit vendors in the ghetto. In 1724 they presented a petition to the authorities, asking that the Christian fruit vendors be prohibited from selling their wares in the ghetto. According to the community, the vendors had once again infiltrated the ghetto, despite repeated prohibitions in the past. The authorities acceded to the community's request, and issued a new prohibition.[353] In 1732, there was another instance of co-operation between Christian and Jewish silk manufacturers. A Christian had obtained a privilege from the authorities, giving him a patent to process partially the silk produced by the Christian and Jewish manufacturers. The Christian guild and the community opposed the granting of this patent, but apparently, at least for a period, the manufacturers were compelled to have recourse to the services of the owner of the privilege.[354] On the other hand, the community was forced to complain to the authorities in 1735 about the Christian bakers. The latter refused to sell bread to Jews, and would hide it when Jewish customers entered their shops. The community noted that the Jewish bakers did not discriminate against Christian customers, and the practice of the Christian bakers was not conducive to good order. The bakers' behaviour was a result of the shortages in Mantua caused by the war. The authorities ordered the Christian bakers to cease this practice and threatened them with punishment.[355]

After an interval of many years, the controversy between the Jews and the ironmongers broke out once more (1740). The guild tried to harass the Jewish merchant at the state fairs, while the Christian collector of the tax on scrap iron and other refuse tried to exclude the Jews from this trade. The community, as usual, lodged a complaint with the authorities, who attended to the matter.[356] In 1742–44, a Jewish goldsmith brought a case against the Christian goldsmiths' guild, which had been trying to impose restrictions on the Jewish goldsmiths. The dispute mainly centred upon the question of whether the Jewish goldsmiths were allowed to melt gold.[357] An attempt by the authorities

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[352] J.C.A., filza 77 doc. 28, 14.9.1720.

[353] J.C.A., filza 81 doc. 6, 28.1.1724. In filza 103 doc. 25, 27.11.1739, a new petition by the community on this subject. The authorities issued a suitable proclamation, 1.12.1739.

[354] J.C.A., filza 91 doc. 20, 1732. Attached are confirmations that the silk manufacturers had sent silk for partial processing to the owners of the patent in accordance with the privilege.

[355] J.C.A., filza 97 doc. 11, 24.9.1735. Order of the authorities, 27.9.1735.

[356] J.C.A., filza 105 docs. 12/13, 1740.

[357] J.C.A., filza 113 docs. 1(2), 10, 1742/4. There are no complete minutes of the proceedings

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[351] J.C.A., filza 74 doc. 46, 1718. The petition is signed by seven Christian manufacturers and four Jews.

some were owned by Jews but operated by Christians. The petition was approved.[352]

The community also continued, in the Austrian period, to fight the Christian fruit vendors in the ghetto. In 1724 they presented a petition to the authorities, asking that the Christian fruit vendors be prohibited from selling their wares in the ghetto. According to the community, the vendors had once again infiltrated the ghetto, despite repeated prohibitions in the past. The authorities acceded to the community's request, and issued a new prohibition.[353] In 1732, there was another instance of co-operation between Christian and Jewish silk manufacturers. A Christian had obtained a privilege from the authorities, giving him a patent to process partially the silk produced by the Christian and Jewish manufacturers. The Christian guild and the community opposed the granting of this patent, but apparently, at least for a period, the manufacturers were compelled to have recourse to the services of the owner of the privilege.[354] On the other hand, the community was forced to complain to the authorities in 1735 about the Christian bakers. The latter refused to sell bread to Jews, and would hide it when Jewish customers entered their shops. The community noted that the Jewish bakers did not discriminate against Christian customers, and the practice of the Christian bakers was not conducive to good order. The bakers' behaviour was a result of the shortages in Mantua caused by the war. The authorities ordered the Christian bakers to cease this practice and threatened them with punishment.[355]

After an interval of many years, the controversy between the Jews and the ironmongers broke out once more (1740). The guild tried to harass the Jewish merchant at the state fairs, while the Christian collector of the tax on scrap iron and other refuse tried to exclude the Jews from this trade. The community, as usual, lodged a complaint with the authorities, who attended to the matter.[356] In 1742–44, a Jewish goldsmith brought a case against the Christian goldsmiths' guild, which had been trying to impose restrictions on the Jewish goldsmiths. The dispute mainly centred upon the question of whether the Jewish goldsmiths were allowed to melt gold.[357] An attempt by the authorities

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[352] J.C.A., filza 77 doc. 28, 14.9.1720.

[353] J.C.A., filza 81 doc. 6, 28.1.1724. In filza 103 doc. 25, 27.11.1739, a new petition by the community on this subject. The authorities issued a suitable proclamation, 1.12.1739.

[354] J.C.A., filza 91 doc. 20, 1732. Attached are confirmations that the silk manufacturers had sent silk for partial processing to the owners of the patent in accordance with the privilege.

[355] J.C.A., filza 97 doc. 11, 24.9.1735. Order of the authorities, 27.9.1735.

[356] J.C.A., filza 105 docs. 12/13, 1740.

[357] J.C.A., filza 113 docs. 1(2), 10, 1742/4. There are no complete minutes of the proceedings

(1746) to forbid the Jews to use their stalls in the "Piazza dell'Aglio", the ghetto's main market place, met with the strong opposition of the community — and the status quo ante was restored.[358] In 1750, the Christian silk manufacturers' and silk merchants' guilds and the Jews joined in opposing the cloth manufacturers' guild, for the latter were demanding that the silk manufacturers' guild transfer some of the silk manufacture to them.[359]

Tax and duty farming in the eighteenth century

As we have said, the Jews continued to serve as collectors of the state's customs and other revenue in the Austrian period. The authorities farmed part of the taxes to the community, in payment of debts; and the community would sometimes farm them out to individual Jews, while part were farmed directly to Jews. In 1712, the government borrowed from the community the sum of two thousand doubloons (120,000 Mantuan lire), at an annual interest of 12%, to finance the operations of the Austrian army, and they promised to repay the debt from state revenue, particularly from taxes and duties.[360] A year later, the Austrians received an additional loan from the community, and it was agreed that part of this loan would be returned to the community from the income from the tax on oil.[361] In 1716, the annual gross income of the community from farming the duties was 216,000 lire, and the net income was 24,000.[362] A new agreement, signed by the Austrian authorities and the community, concerning payment of a loan, provided that the community would receive the income from the duty at a rate of 180,000 Mantuan lire per annum until the debt was repaid in 1722. At that time, the customs' house in the capital was leased by a Jew, and it was he who paid the community what was owing to them from the authorities.[363] This arrangement remained in effect, when, a year later, the authorities took a further loan from the community, except that in that year the customs' house was leased to a Christian.[364]

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here, but only the testimony. The Christians contended, inter alia, that from 1710 onwards, the Jewish goldsmiths must be examined by the heads of the Christian guild.

[358] J.C.A., filza 152 doc. 56, 1746. Attached is a printed proclamation from 1622, concerning the square and use thereof.

[359] J.C.A., filza 125 doc. 25, 1750, incomplete.

[360] J.C.A., filza 68 doc. 14, 1.8.1712.

[361] J.C.A., filza 69 docs. 1(8), 20, 20.7.1713.

[362] J.C.A., filza 72 docs. 1(10–12), 1716, various summations and accounts.

[363] J.C.A., filza 74 docs. 1(5–9), 14.2.1718. Attached are bills and payments, including 154,972 lire from income of the customs' house in the capital, paid to the community by the Jewish tax collector.

[364] J.C.A., filza 79 doc. 3, 5.1.1722.

Similar agreements were made between the community and the authorities in 1729, for a further period.[365] A year later, the authorities agreed to pay their debts to the community from the revenue from the oil duty, at a rate of three thousand lire per month.[366]

Farming the "post" to Naples, was one of the community's proudest functions. "Post" meant all banking transactions and commercial bills of exchange between the two states. The fee for farming the tax was 400,000 lire, and the community paid 60,000 lire in advance.[367] In 1734, the authorities decided to borrow an additional sum from the community and from the Christian merchants' guild, and to return it to the two "universities" by a payment of eight thousand lire per month, from the amount of money owed by Vita (Haim) Sacerdote Cohen to the Treasury in return for farming the duty on oil.[368] A year later, the community and the authorities agreed that the government's new loan would be paid from the duty on salt circulating in the state of Milan.[369] In this period, the total income of the state of Mantua from taxes and duties was two million Mantuan lire.[370] In 1743, the authorities undertook to repay within a year a loan to the community of 160,000 lire from this income.[371] An attempt by Jews living in Italian territories occupied by Austria, and particularly, it seems, the Jews of Mantua, to farm all the taxes of the Duchies of Mantua and Milan, in 1749, ended in failure, for Christian owners of capital forestalled and outbade them. The Jews expressed their willingness to lend the authorities six million lire (apparently Milanese lire), while the Christians suggested a sum which exceeded the Jews' offer by fifteen thousand zecchini (217,500 Milanese lire), and promised to make an advance of thirty-five thousand zecchini (607,500 Milanese lire) as well.[372]

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[365] J.C.A., filza 87 docs. 2, 10, 29.7., 25.8.1729.

[366] J.C.A., filza 88 doc. 51, 29.12.1730.

[367] J.C.A., filza 93 docs. 23, 27, 8–16.11.1733. It is not stated to which period of time the payment for farming the tax relates.

[368] J.C.A., filza 94 doc. 17, 24.5.1734. Filza 95 doc. 3, 5.7.1734.

[369] J.C.A., filza 102 doc. 23, 8.4.1739, there was a delay in carrying out the agreement of 1735 (not in the archive). The community complains and the authorities issue an order accordingly.

[370] J.C.A., filza 108 doc. 34. This sum was spent entirely on the maintenance of the imperial army.

[371] J.C.A., filza 111 doc. 8, 28.2.1743. The central fund of taxes and duties is called in the document Impresa generale.

[372] Lewinsky, Storia secolo XVIII, p. 64, from a report from Milan printed in Hildesheimer Relations-Courier, 14.10.1749, and a report from Modena, 28.10.1749. It was reported that the money was needed by the Austrians for the upkeep of a regular army in Italy of 40,000 soldiers.

Among the private tax and duty farmers in the period of Austrian rule were: Abraham Vita (Haim) Fano (1709), who collected taxes on the trade in scrap iron and other metals; the same Abraham collected the tax for an additional period in 1718; his heirs farmed it for a further period in 1727;[373] Immanuel (Menahem) Vita (Hai) (1730), who farmed the duty on part of the oils in the state; the heirs of Cohen and Modon, partners (1730) who farmed the duty on some of the oils in the state;[374] Samuel Vita (Hai) Finzi and the company Vida and Vitali (1746), who farmed the supply of grain to the Austrian government for the imperial army in the Duchy of Mantua and abroad;[375] the company of Leone (Judah) Vita (Hai) and the Finzi brothers in Rivarolo (1765), who farmed all the mulberry plantations in Bozzolo and Sabbioneta.[376] In 1717, there are mentioned among the Jews of Mantua collectors of taxes on meat, tobacco and mills.[377]

Control of Jewish trade in the Austrian period

From the beginning of Austrian rule, the Jews were allowed to extend their business activities outside the borders of the ghetto. Thus, for example, Immanuel Finzi was permitted to establish a tannery outside the ghetto, but he had to sell his goods at his shop in the ghetto. The authorities provided for the supply of raw materials to Finzi.[378] On the other hand, they were careful to see to it that the Jews' business practices be fair and honest. When it became known that Jews in the ghetto were asking exorbitant prices for Bohemian glass and crystal, they were warned that their goods would be confiscated,

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[373] Printed proclamations in these years, 4°, p. 1. (copies in my collection). In 1737, a Christian farmed the taxes and duties on various goods sold in the capital, including the ghetto. While the tax farmer was to see to the cleanliness of the other markets in the capital, the Jews were made responsible for the cleanliness in the ghetto market and streets. Print 4°, 2 pp. (copy in my collection).

[374] J.C.A., filza 114 docs. 1(1–2), 23.9.1730, the authorities' instructions to the tax farmers to transfer to the community sums from the income of the customs, in payment of their debt to the community: the first, 1,916 lire (Mantuan), and the second, 5,083 lire.

[375] Printed proclamation 2°, p. 1, Mantua, 3.3.1746 (copy in my collection). They signed an agreement for the supply of 34,500 sacks of grain to the Austrian army.

[376] Printed proclamation 2°, p. 1, Mantua, 3.5.1766. The agreement 28.8.1765. The proclamation threatens punishment to anybody who uproots trees, damages them, picks fruit, leaves etc. On their weaving mill see below in the description of Frizzi, and also Azulai, Ma'agal Tov., p. 80.

[377] J.C.A., filza 73 doc. 1(16), and A.G.M., Filze Ebrei, 21.7.1717, an invitation for the community's representatives to appear in Vienna, see above, chap. 2.

[378] J.C.A., filza 66 doc. 51, 2–10.3.1710.

and were ordered to display a price list in their shops.[379] The community also inspected the Jewish merchants, and would periodically issue warning notices, sometimes with a threat of excommunication, to all the merchants who were not dealing honestly, thus spoiling the good name of the Jews amongst the general population and with the authorities. However, there was also another side to the coin. It happened in 1707, soon after the Austrians' entry into Mantua, that the commander of the Austrian army gave permission to the community to publish an announcement in the ghetto, that Jews would not be harassed for buying goods, stolen from the house of a nobleman of Verona, provided that the nobleman receive fitting compensation.[380] Two years later, the community published a printed proclamation, threatening a ban on Jews transacting business of a kind conflicting with the public interest.[381] In 1711, the minor council resolved to impose on Jews who caused trouble to the community punishment of three stripes, imprisonment, and banishment from the state; and the resolution was to be executed by the Austrian authorities. The offenders caught by the community were accused of buying stolen property.[382] In 1715 the community placed a ban on Jews who bought goods from soldiers, or purchased articles suspected of being stolen.[383] In 1724, the community reinforced the government prohibition on buying merchandise from soldiers, by threatening offenders with excommunication by the rabbis of the city.[384] Because of the increasing number of robberies in the city and the province, the authorities increased the punishments for buying stolen goods. They also withdrew the permission given to Christian and Jewish goldsmiths to buy valuables worth up to one doubloon, even from a foreign seller. Although not to be held responsible for Jews who bought stolen property, the community would be fined if it transpired that they had acted as accessories.[385] When the Jews bought arms and ammunition from soldiers, against regulations (1734), the community announced to its members that all were required to declare their purchases, and promised to try to compensate them for the loss caused them by buying the forbidden goods.[386] From time to time, the community repeated its announcements, and forbade the purchase of stolen goods, and trade with soldiers without permission of their commanding officers. In the forties and fifties of the eighteenth century (at least), they published this announcement annually, adding the threat of excommunication.[387] The community also re-affirmed the ban which applied to its other economic regulations, principally in the field of trade in foodstuff.[388]

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[379] J.C.A., filza 88 doc. 17,12.4.1730. Attached is a list of prices.

[380] J.C.A., filza 64 doc. 9, 3.9.1707.

[381] Print 4°, p. 1, Italian and a little Hebrew, Mantua 14.5.1709, copies in J.C.A., filza 66 docs. 1(8), 10, filza 90 doc. 1(1).

[382] J.C.A., filza 67 doc. 25, 1711.

[383] J.C.A., filza 71 doc. 20, 27.8.1715.

[384] J.C.A., filza 81 doc. 13, 8.5.1724.

[385] J.C.A., filza 91 doc. 2(7), 15.2.1731, proclamation in print 4°, p. 1.

[386] J.C.A., filza 94 doc. 4, 1734.

Occupations of the Jews of Mantua in the seventeenth and eighteenth centuries, in the light of the statistics

In 1667, statistics were drawn up about the Jews of Mantua, and it was found that there were in their ranks: merchants dealing in used goods (8), button seller (1), baker (1), makers of kosher cheese (2), "general" merchants (15), middlemen and brokers (10), greengrocers (2), tailors (5), goldsmith (1), barber (1), bankers (2), banker's assistant (1), musician (1), male teachers (5), female teachers (2), persons engaged in an enterprise (19), dealers in scrap iron (3), real estate dealer (1), draughtsman (1), apothecary (1), apothecary's assistant (1), merchant of embroidered cloth (1), retailers of cloth (2), renovators of clothing (3), pedlars (4), and owners of clothes shops (2).[389]

One of the most developed branches of the economy of the Jews of Mantua in the eighteenth century was manufacture and processing of and trade in silk, which was concentrated mainly in the Mantovano. In 1743, the Jews owned ninety-one looms, of which twenty-four were in the capital and the remainder in the Mantovano.[390] In 1755, there were amongst the Jews twelve silk manufacturers, who sold their products to merchants only; eight silk merchants, who did not engage in manufacture; two silk merchants, who dealt solely in imports; and three silk merchants, who engaged both in manufacture and retailing.[391] In 1717 the following kinds of Jewish merchants were registered in the capital: (a) fourteen merchants without shops, who operated their businesses at home. They consisted of owners of warehouses (5), silk merchant (1), bankers lending against a pledge (4), bankers changing money (2), a banker, changing money and collecting taxes on the paper trade (1), tax-collector for tobacco (1); (b) shopkeepers — ninety-eight (a few of them were not pursuing their profession). These consisted of: apothecary (1),[392] merchants in "general" merchandise (5), retailers of cloth (12), druggists (2), woven cloth and embroidery merchants (7), money-changer (1), vendors of sweets and drinks (3), leather dealers (3), dealers in old clothes and used goods (25), rope and string merchant (1), goldsmith (1), collector of the tax on oil (1), dealers in scrap iron (9), dealer in new metal (1), butcher (1), owners of tavern and restaurants (5), tailors (2), bakers (2), banker and pawnbroker (1), cobbler (1).[393]

A list of Jews, drawn up in 1739, shows the change in their status compared with 1717, and gives parallel figures for the distribution of the Christian population according to occupation:

	Christians	Jews
Importers of woollen cloth and traders in that commodity	23	29
Shops in which silk was manufactured and sold	5	3
Haberdashery shops	7	3
Shops for various kinds of woven cloth	6	2
Hosiers	14	11
Dealers in clocks, snuff-boxes etc.	9	1
Sword merchants	6	1
Milliners	3	—
Owners of haberdashery stalls	13	4
Goldsmiths	16	3
Dealers in new iron	7	—
Timber merchants	5	—
Dealers in rope and string	8	1
Apothecaries	26	3
Dealers in scrap iron	4	6
Dealers in cheese, oil etc.	49	4
Dealers in preserved fish etc.	10	1
Coffee, cocoa etc. merchants	18	6
Dealers in flour and pasta	50	5
Bakers	19	3
Owners of hotels, restaurants and taverns	95	6
Leather wholesalers	3	1

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[387] J.C.A., M.B. F 124a, 16.2.1737, copy of an announcement as an example, and formulation of the principle of yearly publication. Some of the announcements have been preserved in the archive.

[388] J.C.A., filza 66 doc. 66, 1710, a.o.

[389] J.C.A., filza 36 doc. 14, 13.6.1667. The list is incomplete. The number of bankers, for example, was at least four. The number of paupers is given here as ten, and was doubtless more. The total number of heads of families in the list is 112, i.e. less than half the Jewish community in the capital at that time. An "enterprise" ("industria"), in this period, means an undefined business, such as tax farming etc. We kept the original order of this list and of the following one.

[390] J.C.A., filza 111 doc. 35, 1743.

[391] J.C.A., filza 135 doc. 4, 1755.

[392] In that period it was Solomon della Volta, J.C.A., M.B. F 52b, 9th of Iyar 5482.

[393] J.C.A., filza 73 doc. 27, 5.8.1717, notarial list. There are no data relating to the Mantovano.

Cobblers and shoemakers	49	
Booksellers and bookbinders	6	2
Barbers	53	1
Tailors (amongst the Jews there is no ladies' tailor)	62	1
Upholsterers	4	2
Greengrocers	31	1
Butchers	10	2
Dealers in wood for fuel	20	1
Stable owners	13	1
		1[394]

It should be noted that this list makes no mention of those following the free professions, such as doctors and lawyers, or of the labourers, amongst whom there were few Jews. In that period the Christian population of the capital was 25,000, and the Jews numbered fewer than two thousand.[395]

In Frizzi's (anonymous) work, countering the anti-semitic arguments of D'Arco at the time of the reforms of Emperor Josef II,[396] there are many details on the economic situation of the Jews in the (former) Duchy of Mantua, on the eve of the French Revolution. Frizzi lists in the ghetto of Mantua:

Physicians	4	Surgeons	4
Lawyers (apparently rabbis)	6	Preachers	5
Secretary of rabbinical court	1	Community secretaries	3
Bookkeepers	6	Silk manufacturers	3
Ribbon makers	4	Manufacturer of silk stockings	1
Musicians, professionals and amateurs	15	Printers	14
Painter	1	Carpenters	3
Cobblers	6	Tailors	2
Barbers	10	Wigmakers	3
Bakers	5	Saddlers	4
Water distiller on behalf of the government	1	Glazier	1
Manufacturer of silk rope	1[397]		

This list does not include merchants, bankers etc., and is limited to the capital only. Frizzi states that the percentage of professionals amongst the Jews

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394 J.C.A., filza 108 doc. 34, 1739.

395 See above, chap. 3.

396 See above, chap. 1.

397 Frizzi, Difesa, p. 83. With regard to the large number of porters, one gets the impression that he included many of the community's unemployed poor. Some of these occupations are also mentioned in the tax regulations of the eighteenth century.

was most probably higher than amongst the Christian population. His work contains important details about the economic situation of Italian Jewry in general, and the Jews of the Duchy of Mantua in particular. Inter alia he cites the considerable activities of the Jews in Mantua and the Mantovano in proof of his view with regard to the economic gain derived by the state from the Jews, and supports his argument with examples. The Jews contributed greatly to agriculture in the province of Mantua and the former Duchy of Bozzolo, invested capital in manufacture and commerce, farmed the manufacture of paper in Mantua, promoted the manufacture of straw hats (truciolo) and silk in the capital and the Mantovano, introduced new methods of silk manufacture into the state (particularly the Jew Finzi in Bozzolo), established a factory, for cheap cotton material and materials for chair covers of the Sacerdote (Cohen) company, and a factory for woollen hats (the Rava company in Revere). Other examples given by Frizzi are a factory for textiles of the same Sacerdote (Cohen) company in Mantua, two soap factories, one in the capital and the second in Revere (founded by Jews, who were the first to engage in soap-making in the state), leather manufacture (especially by the Finzi company in Rivarolo), manufacture of silken ropes in the capital, grain supply on an international scale, leasing of land, improvement in agricultural methods, development of the manufacture of raw silk by the Finzi company in Rivarolo (who planted 24,000 mulberry trees along the main roads),[398] and the import of merchandise, especially luxury goods, particularly by the Franchetti company in the capital.[399]

These figures (although there are lacunae) show that the Jews participated very actively in the Mantuan economy, particularly in the various branches of manufacture. This activity increased especially in the eighteenth century, despite the natural and artificial disabilities under which the Jews operated in that period.[400]

Agriculture and trade in grain

In the second half of the eighteenth century there was a particular increase in Jewish involvement in agriculture and trade in grain, in Mantua and the

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398 See above in this chapter (1765).

399 Frizzi, op. cit., pp. 113, 117/9, 128, 130/1, 134/5, 156/7, 109/10. Azulai, in 1776, visited the factory for woollen garments of Aaron Samuel Hai Cohen in Mantua. See Ma'agal Tov, p. 80.

400 It would be useful to compare the data on the Jewish economy in the Duchy of Mantua with those of other Jewish communities in Italy in this period. At present, we lack the necessary information.

province. Jews seem to have leased land, and occasionally owned agricultural (but not urban) land, even at times when they were forbidden to purchase property, but such situations were not very common, especially in the seventeenth century. Even prior to the abrogation of the official prohibition, at the time of the reforms of Josef II, the Jews purchased a great deal of real estate, and the Church complained in 1753 of Jews employing Christians to work their land on Sundays and festivals.[401] The Jews of Mantua continued, in the eighteenth century, to finance part of the government's purchase of wheat in drought years.[402] In this period, the Jews of Mantua asked Rabbi Ishmael Haccohen, Rabbi of Modena, whether they were to take part in markets held on the Sabbath, or not: "Much of the commerce of our community is in the various kinds of corn, and the authorities hardly allow it to be exported. This is the only exception, in villages which have a market day, and only during the day, permission is given to take from the place a certain measure of corn, in return for payment, and on receipt of a slip from the customs' house". Since market day always fell on the Sabbath, the question arose of whether Jews were allowed to avail themselves of the services of non-Jews, to pay them fixed wages and not to share profits with them. The Christian "neither buys nor sells, his only function is to transport (the merchandise) from the village to another authority and government". In his response, Rabbi Ishmael Haccohen rules that the thing is in fact forbidden, and he unwillingly permits it, because of the special economic conditions of Mantuan Jews, and their great dependence on trade in grain.[403]

Jewish participation in fairs and international trade in the eighteenth century

The great participation of Jews in fairs and international trade had its effect in other fields as well. The communities imposed taxes on foreign Jews who

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401 See above, chap. 2.

402 There are many examples in the documents of the archive. See for example, J.C.A., M.B. F 137a, 18.10.1751, the community's resolution to lend the authorities one hundred thousand lire for this purpose. A.G.M., Filze Ebrei, 31.10.1760, the community's request to the authorities not to include the Jews in the ordinance of 19.7.1760 (forbidding trade in grain by those not possessing a special licence and not included in the list of merchants). The community justifies its request by citing its rights, particularly the paragraph explicitly permitting trade in grain. Large-scale grain transactions were effected in this period by the Jews of Ferrara, see Frizzi, op. cit., p. 128; Stern, Urkundliche Beitraege, No. 165f.

403 Cohen, Responsa Zera Emet I, no. 35. In another question, the author refers to the problems of the Sabbath arising from the involvement of the Italian Jews in silk manufacture. Ibid. no. 31.

came to trade in their city, though generally those attending fairs were exempted. But from time to time there were differences of opinion between the communities on this issue. As a result of a dispute of this kind, the community of Mantua forbade its merchants, in 1709, to participate in the fairs at Reggio, while in the mid-eighteenth century, a great controversy arose between the community of Verona on the one side and the communities of Mantua, Ferrara and Modena on the other.[404] The numerous requests of the authorities to the community testify to their appreciation of the role in international trade played by the Jews of Mantua. In 1713 the Jews of Mantua were asked to inform the authorities of their trade with the Venetian Republic, as the latter

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404 Concerning Reggio see J.C.A., filza 66 doc. 9, 1709, a letter to Reggio about the ban, published there against a few Mantuans. Mantua's announcement to its members: the ban published in Reggio has no validity in Mantua. Ibid. doc. 71, 10.12.1709, agreement between the communities of Mantua and Reggio. The ban, placed on a few Mantuan merchants is repealed by the Rabbis of Reggio. The Mantuan merchants are allowed to participate once again in the fair at Reggio, and vice versa. Mutual cancellation of debts on account of past taxes. The merchants are exempt from taxes at fair times. Mantua would decrease the tax imposed on foreign merchants at other than fair times from one half per cent to one quarter per cent. Signed by the Rabbi of Reggio, Rabbi Benjamin Cohen-Vitali, serving as the scribe of the community. On Verona see below. Details of this taxation with regard to other cities: filza 72 doc. 25, 28.6.1716, letter from R. Benjamin Cohen-Vitali in Reggio to Mantua. The Jews of the state of Parma had issued an order that Jews coming to the fairs at Parma and Piacenza must pay to the tax fund of the Jews in the state of Parma. This was inconsistent with the fact that Jews were forbidden to reside in these two towns. Reggio had decided to object, and invited Mantua and Modena to join her. 3.9.1716, Mantua's reply. The community does not consider joining. The Mantuan merchants are free to act as they see fit. Attached are other documents on this issue. Filza 77 doc. 25, 28.7.1720, letter from the above to Mantua. The authorities in Parma gave a verdict in favour of the Jewish merchants of Reggio. He asks Mantua to share the expenses of the lawsuit. 14.8.1720, Mantua's reply. They remind their correspondents that they had previously announced Mantuan unwillingness to take part in this action and therefore, had no intention of contributing to the expenses. Filza 98 doc. 55, pericope Miketz 1736, letter from the Ashkenazi congregation in Venice to Mantua. Jewish merchants from Mantua were evading payment of the tax (¼%) imposed on foreign merchants in Venice. They ask that care be taken to carry out the mutual agreement on this subject. The tax was in force from 1695. Attached is an announcement in print concerning the resolution of the Venetian community, 13.2.1695, and another resolution as above, 21.11.1736 (the former, that of the Ashkenazi congregation, and the latter, of the general community of Venice). Filza 146 doc. 11, printed form (Venice): notice and caution to a Mantuan merchant to draw up an exact record of his transactions in Venice during his visit to that city, and to pay what was due from him before his departure from the city, 23.1.1760. Text of the paragraph from the tax regulations of Venice concerning the payment of tax on the transactions of foreign merchants, including a table of tax tariffs for the different kinds of transactions, 9.12.1760.

wished to punish a Jewish merchant, residing in Verona, who had cheated merchants who were inhabitants of the Austrian Empire at the fair at Bolzano.[405] When Austria and Spain signed a treaty in 1725, it also included a trade agreement. The Mantuan authorities approached the Christian merchants and the Jewish community, and asked them to make clear in memoranda the benefit that Mantua could derive from the treaty.[406] In 1758 a trade agreement was signed by Austria and the Papal State, to promote trade between the two. The authorities in Mantua gave copies of the text of the treaty to the community, who allowed their members to peruse it. On this occasion an agreement was also signed with the authorities in Modena.[407]

The political situation, systems of taxation, and competition between Christians and Jews, and their effect on the economy

The many wars waged by the Austrians in the eighteenth century greatly injured the economy of the whole country. The population of Austrian Lombardy, which included the former Duchy of Mantua, had to shoulder the growing burden of taxes, which undermined its economic position.[408] From time to time, the authorities would impose new taxes on agriculture, industry and trade. The Jews of Mantua made a great contribution to financing the expenses of the Austrian army, in the form of direct and indirect taxes, and large loans. Since the community's taxes and loans were part of general financial activities of the government, the question of the relative proportion of the tax burden borne by the community and by the rest of the population, would arise from time to time. Sometimes the Jews co-operated with their Christian neighbours, particularly the Christian merchants' guild, to have a decree repealed; sometimes Jews and Christians worked separately, spurred by conflicting interests. The authorities recognized the principle that the community should not be taxed disproportionately more heavily than other corporate bodies in the state, and the principle was confirmed in the charters. Nevertheless, attempts were made to question the principle, both by the authorities and the Jews' competitors in the field of trade and crafts. In 1739, a special government commission was set up, whose object was to discover ways of extorting higher taxes from the Jews. The commission was to examine the economic situation of the Jews in the Duchy of Mantua, as well as that of the Christians in the state. The authorities asserted that most of the trade was

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[405] J.C.A., filza 69 doc. 1(12), 12, 1713.
[406] J.C.A., filza 82 doc. 17, 12.7.1725.
[407] J.C.A., filza 140 docs. 19/20, 13.3.1758.
[408] D'Arco, Municipio V.

in the hands of the Jews, who, in the past, had paid relatively less taxes than the Christians. Accordingly, they should now be taxed at a higher rate, and required to pay retroactively to cover the whole period of Austrian rule in Mantua. The community, for its part, refused to submit trade balances and property assessments of the Jews to the auhorities, maintaining that the Jews had paid relatively higher taxes than the Christians. After great efforts to investigate the economic situation, the government officials informed their superiors that their investigations of the community and the "university" of Christian merchants had failed, since both the Jews and the Christians evaded submission of clear information concerning their businesses. They warned their superiors against pressing the issue, since trade in the state, which was dependent upon these two bodies, would suffer. The Christian merchants also presented their claims to the commission, and of course, contradicted the Jews by asserting, that their taxes were higher than those paid by the Jews. On this occasion, they described the great wealth in the ghetto. Finally, the community appealed directly to Emperor Charles VI, who ordered the Milanese authorities to forbid the Mantuan authorities to impose higher taxes on the Jews than were paid by the Christians. The edict relied on the appropriate paragraph in the community's charters. Theoretically, taxation and the granting of loans were conducted according to this principle.[409]

There were renewed deliberations on this subject in 1745–57. The Christians presented anti-Jewish memoranda to the government, and the community produced arguments to protect its own interests. The community also refused to submit reports to the authorities concerning Jewish businesses, and, inter alia, rejected a demand for information about the turnover of the silk manufacturers and merchants. During the deliberations (carried on by the authorities on the one hand, and the community and the Christian merchants on the other) on the subject of taxation, and the report on the financial situation of the merchants in 1755, the following claim was made: the merchants' guild presented a petition to reduce the burden of taxes on the grounds that the economic situation of Mantua in recent years had been very poor. The central government in Vienna replied to the guild that efforts should be made to ameliorate the economic situation, and especially by improving trade in the country, provided that the authorities' revenue from taxation did not decrease. The guild, thereupon, published a printed memorandum suggesting the restriction of Jewish trade, which had infiltrated those areas "which should be solely the Christian domain". They were particularly anxious to restrict the manufacture and processing of silk and wool. In addition, the memorandum contained practical suggestions for promoting industry and trade, and for reducing the burden of taxes. The community drew up a memorandum of its own, refuting the claims of the guild against the Jews. But the memorandum was not presented for "secret reasons of wisdom of the minor council". It seems that the community thought it better to adopt more diplomatic action. The Viennese government indeed acceded to the community's request; the printed memorandum was destroyed, and the three consuls of the guild removed from their posts. In 1757, the Christian merchants presented a new memorandum to the authorities on the same issue, and charged that the Jewish merchants attracted trade by unlawful methods. They were said to use agents, who sat in every tavern and inn in the capital, and led foreign visitors to the shops in the ghetto, denigrating the Christian merchants, and charging Christians exorbitant interest rates under pretence of various reductions and trade deals, which were, actually, only loans at high rates of interest. When asked by the authorities to clear their name, the community replied to the slanderous document of the Christians, and maintained that the Jewish merchants were shrewder than the Christians, were content with smaller profits than their rivals, and did not resort to unlawful practices. Moreover, the Christians were jealous of them and had brought false charges against them.[410]

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[409] J.C.A., filza 108 doc. 34.

The changes in the economy at the end of the eighteenth century

In theory, these controversies came to an end when at the time of the social and economic reforms at the end of the Austrian period, the guilds were abolished and were replaced by the general chamber of commerce, in which the Jewish merchants were also members. This process began in 1772 and ended in 1787, and was conducted by Gherardo D'Arco, who had a debate with Benedetto Frizzi, concerning the reforms in the position of the Jews, particularly in the economic sphere. The chamber of commerce had eight presidents: two were chosen by the manufacturers, two by the retailers, two by the wholesalers, and two by the Jews. The first two Jews to hold this office were Leone (Judah) Jacob Franchetti and Lazzaro (Eleazar) d'Italia (the physician and printer).[411]

The last Austrian privileges granted to the Jews of Mantua before the French Revolution, also reflect the change in the attitude towards the Jews within the framework of the reforms of Emperor Josef II. In the privileges of 1780,

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[410] J.C.A., filza 117 doc. 35, 1745. Filza 122 doc. 8, 1748. Filza 134 doc. 26, 1755. Filza 135 doc. 4, 1755. Filza 138 doc. 26, 1757.

[411] Portioli, Corporazioni Artieri, pp. 58, 156.

granted before the final abolition of the guilds, the old principle of freedom of trade and industry is confirmed once again, and it exempts them from membership of the guilds (par. 1). Now, Jewish physicians were permitted in certain cases to treat Christians, but they were not allowed to practise their profession, even within the ghetto limits, unless they were qualified to do so by a university (par. 2). Jews were also allowed to lease agricultural land, provided that they obtained a special licence for every lease, and paid the customary tax (par. 3). Jews were forbidden to evade the law by having Christians lease in their name. They were also forbidden to buy land, apart from those placed at the disposal by Christians for a limited period of five years, in repayment of their debts (pars. 4–7). The rate of interest on debts owed to Jewish merchants, and not paid in due time, was fixed at six per cent (par. 7). Permission was also given to the Jews to purchase houses in the ghetto from their Christian owners (par. 13).[412]

The last privileges of the Jews of Mantua, granted to them by Emperor Leopold II in 1791, confirmed the previous reforms, which were directed at equating the economic status of the Jews with that of the Christians. Since in the meantime the guilds had been abolished, except for a few small and unimportant ones, there was no longer any need to give the Jews permission to engage in their various trades without the obligation to be guild members. Jews were, however, given permission to join the few remaining guilds, such as the porters' guild. On the other hand, confirmation was given of the community's right to prohibit Christian pedlars from selling fruit and vegetables in the ghetto (par. 3). All the restrictions on the purchase of property by Jews were also abolished and there was no longer need for a special licence to buy land outside the ghetto boundaries and to lease agricultural land. From now on they were also permitted to purchase agricultural land without any time limit. However, Jews in the capital were not allowed to live outside the ghetto, even in houses owned by Jews (par. 4).[413] Thus, these last privileges abolished rights that were peculiar to the Jews in the economic sphere, and at the same time removed the previous restrictions.

Jewish capital

What was the capital in the hands of Jews who were not amongst the ranks of the bankers? This is difficult to ascertain. The only clue is possibly to be found in the community's tax rolls. However, as we know, a man's taxes are not always the best evidence of his economic position, and therefore there is difficulty in establishing the correct figures.[414] At the end of the sixteenth century the community maintained that in 1589 its members paid tax on capital amounting to 238,684 scudi (equivalent to 1,432,104 Mantuan lire), and in 1594 they paid tax on taxable capital at the rate of 230,456 scudi (or 1,382,736 Mantuan lire). As opposed to this, the bankers claimed that the community's taxable capital amounted in 1594 to 485,570 scudi (or 2,913,420 Mantuan lire).[415] We can assume that the truth lies somewhere between the two claims, i.e. that the capital upon which the community members owed tax amounted in the nineties of the sixteenth century to from three hundred to three hundred and fifty thousand scudi, namely that this approximated the capital of the bankers. Hence the capital of the Jews in the Duchy of Mantua amounted in this period to approximately seven hundred thousand scudi, or four and a half million Mantuan lire — which is a considerable sum for a population of two thousand people, with four hundred and fifty families.[416] It is worth noting that the economic prosperity of Mantuan Jewry was hardly affected by the anti-Jewish economic code of the Catholic Church during the counter-Reformation, which began to have its effect upon the Jews of Rome and other places under the direct rule of the Pope.

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[412] Privileges 19.4.1780, J.C.A., filza 181 doc. 3, Book Cc no. 2, (I have a printed copy in my collection). Similar ones in regard to the Jews of the former Duchies of Sabbioneta and Bozzolo (I have a printed copy in my collection).

[413] Privileges 2.1.1791, J.C.A., Book Co (I have a copy in my collection).

From the tax rolls of 1626, it appears that the Jews' capital, assessed for taxation, amounted to 1,148,525 scudi, or 6,891,150 Mantuan lire. This sum apparently includes the capital of the bankers, merchants and artisans, inhabitants of the capital and the Mantovano. It does not include tax-free property or the capital and property of those exempt from taxes ("non-payers"). However we cannot regard this as a very significant growth in the capital of the Jews of Mantua, compared with the amount that they accumulated at the end of the sixteenth century.[417]

At the end of the period of Gonzaga rule, an unsuccessful attempt was made to impose a single property tax on the Jews. On this occasion, the authorities

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[414] See data concerning the bankers above in this chapter.

[415] J.C.A., filza 7 doc. 164.

[416] The total is based on adding the estimated capital of the bankers (see above) and the members of the community, with the addition of the capital exempt from tax according to the tax regulation. The number of taxpayers in this period was less than two hundred — bankers and merchants. On the social structure of Mantuan Jewry in this period see below, chap. 6.

[417] See above. Tax list in J.C.A., filza 19 doc. 10(41). In filza 20 docs. 1(4–6), summation of the assessment for the year 1627: 1,106,836 scudi, or 6,641,016 Mantuan lire. One should take into account that in those years Italy underwent an inflation to which Mantua was no exception.

demanded property declarations from the Jews — but the community did not comply, and so they assessed the taxes of the Jews in the capital, by means of an estimate, at 3,437,500 Mantuan lire. This sum seems to have been exaggerated.[418] One of the wealthiest Mantuan Jews of the seventeenth century, Bonaiuto (Azariah) de' Rossi, left approximately two hundred thousand Mantuan lire, after deduction of his debts.[419] In the eighteenth century, the formulators of regulations took into account that amongst the members of the community there were owners of capital worth ten thousand scudi and more (sixty thousand Mantuan lire).[420] More exact data from the eighteenth century are not available, because of the "Casella" system instituted at that time.[421]

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[418] Thus, at least, the community maintained. J.C.A., filza 51 doc. 27, 15.4.1692. Filza 52 docs. 1(17), 13, 1693.

[419] J.C.A., filza 54 doc. 12, docs. in connection with the execution of his will (dated 1695). After deducting his debts and sums bequeathed to individuals and institutions, he left his property mainly to the community. Filza 61 doc. 11, the endowment fund was worth 220,000 Mantuan lire at the beginning of the eighteenth century.

[420] J.C.A., filza 63 doc. 7, tax regulation for 5467 (the last in the Gonzaga period, and the first according to the casella system). Among the assessed are mentioned those leasing agricultural land (contrary to the prohibition in this respect).

[421] See below, chap. 5. We do have some data concerning the community's budget, but the secrecy of the "Casella" system prevents calculation of the capital.